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CANADA AND HER COMMERCE,

FROM THE TIME OF THE FIRST SETTLER TO THAT OF THE REPRESENTATIVE MEN OF TO-DAY, WHO HAVE SHAPED THE DESTINY OF OUR COUNTRY;

EDITED BY JAMES HEDLEY,
MANAGING EDITOR "THE MONETARY TIMES."

AND

THE OFFICIAL HISTORY

OF THE

DOMINION COMMERCIAL TRAVELLERS' ASSOCIATION

COMPILED BY
H. W. WADSWORTH,
SECRETARY DOMINION COMMERCIAL TRAVELLERS' ASSOCIATION.

Especially published in behalf of the above Association.

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CANADA AND HER COMMERCE.

BY JAMES HEDLEY.

THE early history of Canadian commerce is largely a history of fish and furs. Whatever impelled the discoverers of the American continent in their long sea journeys, whether love of adventure, hope of fame, or desire of the riches of unknown lands, the fact remains that for the first hundred and fifty years after it became known to Europeans, the story of what is now Canada is a story of bear skins, beaver skins and codfish. Even before Cabot and Cortereal, Denys and Aubert, Cartier and Roberval, we are told the Basques and Bretons fished off the coast of Newfoundland, and from the middle of the sixteenth century onward the cod "must still be had in France for the use of the faithful in Lent and on fast days." The Basques traded in furs, too, but they were superseded and despoiled by Champlain and Des Monts, the latter of whom made settlement on the shores of the Bay of Fundy, being appointed feudal lord of half a continent in 1605, in virtue of two syllables scrawled on parchment by the rugged hand of Henri IV.

Tadoussac, Port Royal, Quebec, Three Rivers and Montreal, were the early headquarters of the trade until Champlain had penetrated, in 1615, to the Lake of the Nipissings and to the great Mer Douce, the fresh water sea of the Huron Indians. For years thereafter the Huron traders freighted their birch boats with furs for an annual trip to Montreal or Quebec. Concessions from the king or his ministers were the great things in those days for laying the foundation of a family fortune. In 1620 the monopoly of trade granted to the Caens and their partners, paid an annual dividend of 40 per cent. They had 150 men employed on their ships and 40 more on land, and in a single year they took from Canada to France 22,000 beaver skins, though the usual number did not exceed 12,000 or 15,000. A little later, (1627) Richelieu, who was Superintendent of Commerce and Navigation in France, annulled the privileges of the Caens and formed a company of 100 associates, to be called the Company of New France. A perpetual monopoly of the fur trade was granted them, with a monopoly of all other commerce for fifteen years. Their territory was the whole of New France, from Florida to the Arctic circle, and from Newfoundland to the waters of the St. Lawrence. Ample room and verge enough, one would think, for any man's commercial ambition. But France had not reckoned with the English power, which presently, in the persons of the Kirkes, captured both Quebec and Port Royal, which were only restored to France upon her paying to King Charles 800,000 crowns. In 1633 Champlain resumed command at Quebec on behalf of the company, but two years afterward this romantic explorer was no more.

The experiment of paternal government as carried on by the French monarchs was not successful, even though administered by such men as Colbert and such intendants as Talon. The last named was, however, to give him his due, an indefatigable worker, and set on foot explorations for minerals as well as features of domestic industry that left their mark on the country. He established tanning and hemp cultivation, and fostered a trade in timber, fish and seal oil. This, of course, was mostly in what is now the Province of Quebec. In order to circumvent the English—who, operating from New York, were pushing their trade northward through the Iroquois Indians—he sent expeditions to reach the Hudson Bay by land, and to find a way across the continent to the Pacific. At the same time a French trading fort was built (1672) at Kingston. An English company, however, was formed to operate on Hudson's Bay in virtue of the English discovery of that bay.

Under the broad-minded administration of the Count de Frontenac as Governor of New France, and by the enterprise of La Salle and other seventeenth century explorers, the French trading posts were steadily extended to the farthest of the Great Lakes. It was sought to confine the trade in beaver skins and peltries to the French posts and the St. Lawrence route. But in vain, for the English were everywhere encroaching, and their Indian allies, the Iroquois, were inveterate enemies of the French and the friends of the French, the Huron tribe. It was a fierce, almost continuous fight for the traffic. Those were the days of the *coureurs des bois*, or "wood-runners," a class of cunning factors who were secretly in league with certain officials against the agents of the king. So long as the little colony was in tutelage and so long as war was the usual condition, no great social or commercial growth was to be looked for, and so we find, for the greater part of a century, development was feeble and numerical growth slow.

At last, by the victory of Wolfe at Quebec, the French dominion in Canada came practically to an end, and the English rule began. At this time, 1763, the population of Canada was probably 80,000, of whom nearly one-tenth were Indians. In the next few decades their numbers were swelled by some 10,000 United Empire loyalists, who preferred British rule in Canada to remaining in the United States and becoming American subjects. Invaluable pioneers and colonists they have proved, the impress of their character and sturdy loyalty being felt throughout upper Canada to this day.

With the beginning of the present century came extensions of postal communication, improvement of navigation on the St. Lawrence, growth of shipping and commerce. The war of 1812 with the Americans and the rebellion of 1837 against oligarchical rule, served but to strengthen the resolution and enterprise of the Canadians, and a union of the provinces of Lower and Upper Canada was brought about in 1840. Meanwhile, highways and public works were pushed forward. The Lachine and Chambly canals in the lower province, the Rideau and the Welland in the upper, were built, and conferenccs between the Canadian governor and the authorities of New Brunswick and Nova Scotia resulted in the establishment of more intimate relations between these colonies. Responsible government gave the provincial authorities control of the revenue and expenditure of the country, a feature which has no small influence in bringing about contentment and solidarity among the population.

The public works of the Province, too, were placed in the hands of a Board of Public Works, with a minister at its head, and a loan of £1,500,000 sterling was raised in England on the credit of the province to enable new enterprises to be carried on. After a succession of governors, more or less able, Lord Elgin appeared on the scene, and Canada has reason to remember gratefully his courage and ability. During his term of office measures of great importance relating to the finances, education and public improvement were passed.

It is not practicable, in a treatise such as this, to go into statistics of the trade of the country during the first half of the present century ; nor is it necessary. The outcome of the enterprise of Canadians as exhibited in their public works and shipping, was a marked growth in outside as well as inter-provincial trade. The Maritime Provinces, though at that time separately governed, were laying the foundation of shipbuilding and foreign trade, which was later to make so large a figure in the trade returns of the Dominion. The timber of

Lower Canada was in increasing demand across the Atlantic, and the surplus grain of Upper Canada was finding good market abroad. A few figures will illustrate what our forefathers were doing forty or fifty years ago.

Lumber and bread-stuffs were long the chief exports of Canada West, as the Province of Ontario was then called. During the Crimean War these were bringing good prices, and the country prospered. The New England mills, as well as our own millers, bought our wheat. The value of her products of the field in 1851 was placed at £9,200,000, of which grain represented £5,630,000 and other products the remainder.

The exports of the province for five years ended with 1856 amounted in value to £27,854,000 currency—at four dollars to the pound—and her imports to £43,162,000. Thus:

YEAR.	IMPORTS.	EXPORTS.
1852	£5,071,623	£3,513,993
1853	7,995,359	5,503,057
1854	10,132,331	5,312,327
1855	9,021,542	6,230,861
1856	10,941,785	7,294,524

Canada's total export of wheat, which in the year 1838 was only 296,000, had risen in 1851 to 5,496,000 bushels, while the yearly wheat export of the United States at that time did not much exceed 12,000,000 bushels.

Forty years ago the trade of Canada, Upper and Lower, with the United States reached the remarkable total of $38,372,000; namely in 1854-55:

Imports into Canada of U. S. products . .	$15,195,000
" " Foreign products . .	5,688,000
	$20,883,000
Exports from Canada to U. S. . . .	$17,488,000
Total trade	$38,372,000

The growth of Canada in population during the earlier part of the present century was extremely rapid, surpassing the ratio of the United States, which, however, has in the latter half distanced Canada. Between the years 1800 and 1850 the white population of the States increased four hundred per cent.; while in the forty years between 1811 and 1851, Canada's population

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increased from 77,000 to 952,000, an increase of eleven hundred per cent. Taking Upper and Lower Canada at census periods ten years apart, we find the population to have grown sixty-two per cent. in ten years :

	1841.	1851.
Lower Canada	690,432	890,261
Upper Canada	465,357	952,004
	1,155,789	1,842,265

Our largest items of import were at that time wheat, flour and corn ; beef, pork and bacon ; tallow and hides, tobacco and snuff, shoes and leather, iron and cotton manufactures, coal, salt, furniture and whiskey. At this time the trade of Nova Scotia and New Brunswick with the United States was considerable. It amounted in 1854-55 to $11,997,000, but in their case only $3,000,000 was outward and the remainder imports.

The total imports of Canada in 1856 were $44,000,000.

Montreal grew from 9,000 inhabitants in the first year of the century to 22,000 in 1825, and to 57,000 in 1851, and in five years up to 1856 added 18,000 to its population. Toronto, Kingston, Hamilton, London, all grew in like ratio.

In 1850 a free banking law was enacted and next year a uniform rate of postage adopted. Shortly afterwards a Canadian line of ocean steamers was established and the Grand Trunk and Great Western Railways built. The decimal system of currency was adopted in 1858, superseding the tedious pounds, shillings and pence.

In spite of a severe commercial crisis which set in in 1857 and lasted for some years, the country continued to make progress. Trade activity was assisted by the civil war in the United States, and the negotiation of a treaty of reciprocity with that country in a large number of articles, which endured for six years, gave a great stimulus to our commerce. Confederation of the provinces of Nova Scotia and New Brunswick, Quebec and Ontario, was brought about in 1867, and its result has been a marked expansion of intercolonial trade.

Situated as she is on the Great Lakes of America and the St. Lawrence river, the inland water-borne traffic of Canada is great. There were on the Great Lakes in the year 1856 no less than 242 steam craft of 117,400 tons burden,—a majority of them screw propellers—and 1,014 sail craft with an aggregate tonnage of 122,300. The value of all this 240,000 tons being placed at $13,000,000, or say $54 per ton. The proportion of all these craft owned by Canadians was one-sixth, namely forty thousand tons, represented by 43 side-wheel steamers, 12 propellers and 172 schooners and barques. The development of the steam and sail tonnage of the Great Lakes has been something phenomenal. As the producing capacity of the States of the American Union west of Chicago grew by leaps and bounds within the last two or three decades, the construction of railways and the building of floating craft more than kept pace with it. And it must be admitted that although the Canadian Government spent money freely in the improvement of the St. Lawrence route to the ocean, by enlarging the canals and enhancing the safety of navigation, it has not been possible to preserve the proportion which Canada formerly had of the tonnage of the Lakes.

The tonnage figures of the Lake trade in the last quarter century have gone so far beyond the modest bounds of former years' statistics that they amaze one. To grasp them, or to understand the variety and extent of the commerce of the Great Lakes of North America, one must view sections of it as concentrated at say the St. Mary canal, the Straits of Mackinaw, or better still, the Detroit River, that wonderful strait between Lakes Huron and Erie. An American officer of engineers described it in a way at once graphic and suggestive when he said, that a steamer or a sailing vessel passed through that river every four minutes, night and day, during the navigable season of 1891. This was his way of announcing that twenty-two millions of tons of freight was carried up and down that river—coal and merchandise upward; grain, ore and lumber down—during seven months of that year. The total American tonnage of the Great Lakes, steam and sail, was about a million and a quarter tons in 1891.

The Canadian makes a good merchant. He may not be so 'cute at a trade, or so ready to swap anything and everything as the jack-knife-bearing strangers and much-conjecturing mortals that the American poet describes his countrymen to be. But he has at least some of the qualifications of a merchant. Indeed, he oftentimes possesses more knowledge of his business than room to display it, for in Canada store-keepers and traders are too numerous for the extent of business to be done. And in the States, too, the commercial class is over-numerous, only there they do not get the easy-going credit and long terms that are so rife with us.

There are vastly greater openings to a Canadian merchant's ambition now than there were thirty or even ten years ago. Not only may the Halifax or Quebec ship-owner send abroad flour, or fish, or timber in his own sailing vessels, making, perhaps, two distant trips a year, and bringing back from the West Indies sugar, and fruit and spice. Railways now reach the heart of the Dominion around the great lakes, and organs from Guelph, agricultural implements from Brantford and Toronto, sashes and doors from Ottawa or Montreal, now form cargoes to the Mediterranean and Brazil, bringing return cargoes of fruit and wool, coffee and hides. Wider horizon still is open to our merchants since the completion of the national railway to the Pacific coast. Steamships now take our products to Japan and China from Vancouver, and bring back teas and silks and rice. And stately clippers laden with coal, or timber, or salmon, find their way to San Francisco, Valparaiso, Cape Town or Sydney.

The characteristics of different parts of the enormous territory of Canada are as various and as curious as those of widely separated parts of the United States. There is as much difference, for example, between the busy, progressive, opulent districts of Ontario, as it fronts upon four of the Great Lakes, and the remote portions of Quebec or Saskatchewan, as there is between the refinement and luxury of the Eastern States of the Union and the happy-go-lucky cowboy or mining life of Montana or Dakota. The Nova Scotian, who, for a century has been a sea-carrier, finds his account in supplying fish or coal to distant continents, or in shipping coal westward to Montreal ; the New Brunswicker sends his timber in ships of his own building, to the Mediterranean or to Australia ; Quebec finds markets for her own produce and that of Ontario despatched from her great sea-ports to European and South American countries ; British Columbia sends her giant timber all over the world, her salmon to Europe and her coal to Peru as well as San Francisco. The great Province of Ontario, which furnished much of the $54,000,000 worth of merchandise exported last year from Quebec ports, sends millions worth of cattle, dead meats, field products, to the United Kingdom and the British Empire, while in her nearest neighbor, the United States, she finds yearly a customer for twenty odd millions worth of lumber, of manufactures, and produce of the mine, the fisheries and the field.

The maritime expansion of modern Canada, with shores upon two oceans and with a railway between, offers opportunity for trade with Pacific as well as Atlantic countries. And we have arisen to our opportunities. The Canadian

HON. WILFRED LAURIER.

Pacific Railway has a line of steamers from Vancouver to Japan and China ; the Government of Canada offers a subsidy to an Atlantic line of steamships faster than those that have served us for forty years. And their provision is but a matter of time. The merchants and forwarders and public men of the Dominion are made of the same stuff that have carried the British name and the British flag to the remote parts of the earth. And what has already been accomplished in lighting, dredging, buoying the St. Lawrence, in building, at a cost of $60,000,000, canals to perfect her 2,300 miles of inland navigation, in constructing telegraph and telephone lines throughout the vast extent of the country, and in building 15,000 miles of railway, is an indication of what Canada is likely to do in the future to maintain her position as one of the most progressive nations on the globe.

The intercolonial trade of Canada, it must be confessed, has not attained the dimensions that have been expected and predicted upon the opening of the Intercolonial Railway. Distances of 1,000 or 1,200 miles are not easily overcome by even the disposition of Canadian provinces to trade with one another. And the efforts made to ship the flour of Ontario to Pictou or Halifax, in Canadian bottoms, which should bring back Sydney coal or salt-water fish, have not been found paying ventures. The natural market of the Maritime Provinces is the Eastern States of the American Union. But the fiscal policies of the two countries have been unhappily framed not to encourage such commerce, but the contrary. Heavy customs duties either way have served to stifle the natural trend of trade ; and the hoped for intimacy of intercourse sought to be compelled by Confederation, has not resulted as the framers of that scheme hoped. Still there has been an extension of trade between far-distant provinces that must have seemed hopeless as long ago as 1867, the Confederation year. Manufacturers in Montreal and wholesale merchants in Toronto, have so persistently canvassed the Maritime Province storekeepers as to command a fair share of trade previously done with Great Britain ; while Halifax and St. John, Truro, New Glasgow and Moncton, find it worth while to exhibit their wares year by year at the Montreal and Toronto exhibitions, and find customers as far west as London in Ontario.

The Reciprocity Treaty of 1854 between the United States and Canada gave a great impetus to trade between the two countries, and during the twelve years from that year forward to 1866, an intimacy of communication and exchange of natural products was established that was beneficial to both countries in more ways than one. Unhappily the treaty was abrogated, very largely, if not entirely, through misapprehension and pique arising at the time of the American civil war. Still, in spite of various barriers imposed by the authorities at Washington and Ottawa respectively, we have gone on trading with our American neighbors to the extent of from sixty millions to a hundred millions *every year* for the last thirty years. In the very teeth of a hostile McKinley tariff and with customs duties of our own only less than theirs, our purchases from the United States and our sales to her during 1892-93 were the largest in the history of Canada.

"But what can you possibly sell to the Americans to the extent of thirty or forty millions of dollars a year?" was the surprised query of a British visitor to whom the fact was communicated. Well, he was informed, in the first place, timber and lumber. "Ah, yes, of course," he replied, "but what else? since you cannot expect to sell them grains, or animals or things of that sort, and assuredly you cannot sell them manufactured goods." Yet to the amazement of the stranger we do sell our Yankee cousins nearly $4,000,000 worth of manufactured goods a year; of coal, $3,000,000 worth; asbestos, copper, nickel, gypsum, mica, phosphate, gold and other mineral products, to the extent of nearly $2,000,000 in the year 1893.

With such figures as these to indicate our trade relations with the great Republic, it ought not to occasion surprise that there are many persons—especially in Ontario, which sends the bulk of the exports—who are enthusiastic in favor of freer trade relations with the Americans. And this feeling of commercial friendliness was doubtless what lent an evanescent popularity to the scheme of commercial union, that ill-starred scheme whose promoters left out of their sanguine reckoning the potent feeling of loyalty to the Dominion and to Britain which animates Canadians. When it became apparent that to achieve commercial union, we should have to submit to seeing the tariff between these neighboring countries made at Washington, in the interest of the stronger nation, the country which would have been the weaker party to the scheme would have none of it.

It would be futile to pretend that Canadians are indifferent to reciprocity with the Americans. This country has made repeated offers to its big neighbor, having that object in view. But our approaches being met with indifference or contumely, we had pride enough and self-reliance enough to insist that we could get along without the much-desired arrangement. To paraphrase old Sam Johnson: "We had done all that we could; and no man is well pleased to have his all neglected, be it ever so little." The Eastern States, the lake States in the Northwest, that portion of the Union, in short, which has had most to do with Canada and understands her feelings and aspirations, are friendly enough. But to the Washington politician, whether Democrat or Republican, to the American Jingo, to the fire-eating Annexationist, Canada is an impossible quantity.

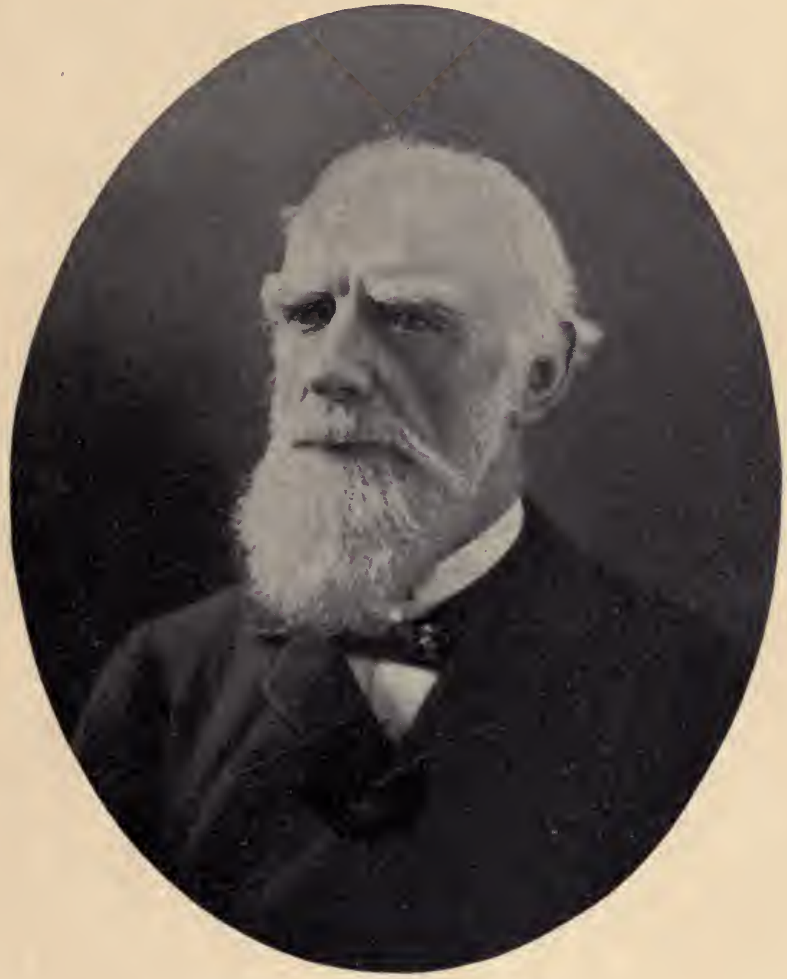
The Eastern States of the Union are no strangers to the products of our fisheries. They consume our lobsters, mackerel, herring and cod to the extent of three million dollars a year, and besides we sell the Americans our salmon, fish oils and other products of the sea. Four millions represent the value of our field produce which we ship to the great nation at the south of us, and we derive an equal sum from animals—largely horses and sheep—and their products, such as eggs, wool, furs, hides. Total exports of our different provinces were in 1893:

EXPORTS TO UNITED STATES.

From Ontario	$18,589,000
Quebec	4,986,000
Nova Scotia	3,015,000
New Brunswick	2,663,000
Manitoba	665,000
British Columbia	3,149,000
P. E. Island	666,000
N. W. Territories	81,000
Total	$33,814,000

While her forests, fisheries and mineral fields are of enormous value, the latter being, with the exception of coal, but slightly developed, the chief industry of Canada is that of agriculture. By the census of 1891 she had 28,500,000 acres of improved lands, of which almost twenty millions were under crop, namely about 3,000,000 acres wheat, 4,000,000 acres oats, 1,500,000 pease and rye, 500,000 Indian corn, 500,000 buckwheat and beans, 460,000 potatoes; 800,000 barley,—a great decrease from previous years—6,200,000 hay, etc.

Cattle export from Canada to the United Kingdom, which may be said to



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have begun some fifteen years ago, has grown to be an extensive and important trade, though of late beginning to decline because of excessive competition and restrictive regulations in Britain. Where, in 1874, the export of cattle averaged 30,000 head, mostly to the United States, it had run up in 1884 to 89,000 head and in 1893 to 117,000 head, of the value of $7,745,000. An idea of the extent of our trade in horses, cattle and sheep is afforded in the fact that during the last twenty years since 1873, their export value has aggregated $141,000,000.

The cheese industry has proved of great value to Canada during the last quarter of a century. Previous to 1876 our dairy products had no particular claim to excellence ; butter and cheese were made in farmers' dairies, and sold to shop-keepers largely for " store-pay." Much of it was of mediocre quality in the first place, and but little pains was taken by the exporter in packing and shipping. Mixture of half a dozen kinds and colors of butter in the same package was common, and the old but dishonest motto, " put the best on the outside," was often acted upon. Such methods could not expect and did not achieve popularity for Canadian butter in foreign markets. So our butter export gradually fell off, until from 17,000,000 or 18,000,000 pounds a year, bringing $3,000,000 or $3,500,000, in 1880 or 1881, it declined to less than 2,000,000 pounds in 1890. From that lowest point, however, it has shown a gratifying improvement year by year, the export of 1893 having been 7,036,000 pounds, yielding $1,296,000, the improved quality bringing, besides, better prices. This is, doubtless, because the creamery is a growing institution among us. The governments of Ontario, Quebec and the Dominion have been at pains to stimulate the establishment of butter factories, and the result promises in time to be as successful as the cheese-factory system has proved in making a distinguished name for Canadian butter as it has done for Canadian cheese.

Great Britain's foreign supply of cheese amounts to some hundreds of millions of pounds yearly ; of this total the United States and Canada furnish about three-fourths. There is this difference in the last five years, however : the United States share of cheese export to Great Britain fell off four per cent., while that of Canada increased thirteen per cent. The quantity and value of cheese sent from Canada to the United Kingdom has gone up from 73,600,000 pounds, yielding $7,108,000 in 1887, to no less than 133,946,000 pounds, yielding $13,407,000 in the year 1893. And the good work goes bravely on.

Dead meats are being shipped from Canada to Great Britain in increasing quantity, and eggs form a not inconsiderable item. Nor is the export of animals and their products to the United States trifling, reaching as it did last year, in spite of discouraging legislation by the Americans, to almost four millions of dollars in value. Horses and sheep, hides, skins, furs, wool and eggs being the main items.

The forest wealth of Canada is very great. The area of forest per head of population is given at 130 acres, which is more than ten times that of either Sweden, Norway, Russia, or the United States. Export of our timber for such purposes as masts and spars began early in the occupation of the country by the French. The present century saw the beginning of the timber trade between Great Britain and Canada, when the Continental blockade of the Napoleonic era made the supply from the Baltic uncertain. From 125,000 tons in the year 1810 and 308,000 tons in 1820, the wood trade of Canada with Britain has gone on till in 1850 it exceeded a million tons, and in 1881 a million and a quarter tons. There has been a change in the later aspect of this business, for where square timber used to exceed the sawn in quantity shipped, the proportion of sawn now exceeds the hewn very greatly. In 1892 the United Kingdom took from Canada 1,204,000 loads of sawn timber, while the quantity of hewn was only 194,000 loads. This change is a favorable one for our forests, because the squaring of timber involves great waste and the debris left in the forest increases the danger from fires.

The census returns gave the forest products of Canada in 1891 a value of over $80,000,000. The capital invested in the lumbering industry amounts to a still larger sum ($99,404,000). The saw mills alone employed in 1891 no less than 51,575 persons, whose wages were $30,624,000. "Pine and spruce and other logs" form the largest item in forest products, namely 50,000,000 feet, board measure; ten million feet is furnished by the Maritime Provinces, three million by British Columbia and the territories, thirteen million by Quebec, and nearly all the remainder by Ontario. Great quantities of firewood, fence posts, railway ties, and telegraph posts are produced, our surplus of these going to the United States, mainly, likewise pulp-wood for paper making. It is to be remarked of pulp-wood as raw material for paper, that this has already become a great industry in various countries—Norway, for instance, whose pulp is used by other continental nations and by Great Britain for the manufacture of paper. There are several pulp-making establishments in Canada, e.g., at Niagara Falls, Ottawa and in the Province of Quebec. The abundance of the proper wood for the purpose possessed by this country ought to result in a large trade therein. Potash and pearlash are other "forest products" of a sort, but the making of these involves waste, and we are not sorry to see the exports decrease year by year. Pine saw logs of the value of $1,065,000 were taken from Canada by the United States last year.

The census of 1891 enumerates thirty-four industries or occupations which depend entirely or in part upon wood or timber as their raw material for manufacture or commerce. These comprise a total number of 17,577 establishments employing 95,741 hands, and turning out manufactured articles valued at nearly a hundred millions of dollars. The actual figures are $95,029,828. Here are some of the principal of these industries, the number of their employees and value of out-put (1891.) Saw-mills, of course, largely exceed any other.

TIMBER INDUSTRIES.

	FACTORIES.	HANDS.	VALUE OF PRODUCTS.
Agricultural implements.	234	3,656	$4,405,397
Cabinet and furniture makers	1,169	6,957	5,471,742
Carpenters and joiners	2,494	5,702	3,893,910
Carriage makers	3,143	8,703	6,579,082
Cooperages	1,430	3,277	1,808,929
Sawmills	5,390	42,085	38,569,652
Sash and blind factories	356	2,878	4,872,362
Ship-yards	227	4,454	3,557,258
Shingle factories	801	2,389	766,998
Planing mills	66	633	992,201
Broom and brush factories	91	957	762,884
Match factories	22	1,062	511,250
Wood turning establishments	80	604	431,797
Carving and gilding works	82	500	516,675
Trunk and box factories	49	626	677,877
Shook factories	35	80	228,785
Stave factories	31	265	168,520

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The above establishments represent about $73,000,000 worth of goods. But to these are to be added boat-builders, pot and pearl asheries, pump factories, basket makers, bark extract works, pail and tub makers, last makers, window-shade factories and pulp mills. Besides which, the list includes 17 car and locomotive works, which turn out product valued at $3,956,000, and employ 3,154 hands.

The total trade of the Dominion has shown a fairly steady growth since the Confederation of the Provinces. While there is no means of arriving accurately at the interprovincial trade, it appears that the foreign import and export trade of 1893 was much larger than that of any previous year, amounting to $240,269,000, which is just about double the foreign trade of the country at the time of Confederation. A table will assist to show the fairly regular growth of our trade ; but allowance must be made for the reduction in the current prices of commodities, but for which the increase would be shown to be much greater, value only being stated in the return :—

CANADA.	TOTAL EXPORTS.	TOTAL IMPORTS.
Fiscal year 1868..........	$ 57,567,888	$ 73,459,644
" " 1870..........	73,573,490	74,814,339
" " 1872..........	82,639,663	111,430,527
" " 1874..........	89,351,928	128,213,582
" " 1876..........	80,966,435	93,210,346
" " 1878..........	79,323,667	93,981,787
" " 1880..........	87,911,458	86,489,747
" " 1881..........	98,290,823	105,330,840
" " 1882..........	102,137,203	119,419,500
" " 1883..........	98,085,804	132,254,022
" " 1884..........	91,406,496	116,397,043
" " 1886..........	85,251,314	104,424,561
" " 1888..........	90,203,000	110,894,630
" " 1890..........	96,749,149	121,858,241
" " 1892..........	113,963,375	127,406,068
" " 1893..........	118,564,352	129,074,268

Our main trade is with Great Britain and the United States, but the proportion done with other countries has shown of late years some improvement. One effect of the McKinley Tariff adopted by the United States in 1890, by which increased duties were imposed upon many Canadian products, has been to lessen our trade with that country. For example, where in the year 1889 the trade between Canada and the United States amounted to $94,000,000, and that of Canada with Great Britain to $80,000,000, the proportions had changed in 1892, so that the aggregate done with the States had gone down to $92,000,000, while that done with Britain advanced to $106,000,000. And the proportions of our 1893 trade with the two countries are similar.

There is this difference, however, between the trade of Canada with the two countries: our imports from Britain are relatively small; our exports thither large by reason of the great quantities of live and dead meats and dairy produce we send the old country. Our exports to the States are relatively not so large, but our imports thence larger because of the quantities of coal and raw products for our manufactures which we buy from the Americans—*e.g.* wool, hides, cotton, tobacco, sugar, rubber. As between free goods and dutiable goods imported, by far the larger proportion of the latter is obtained by us from the mother country, Thus, in 1893, we bought:—

	FREE GOODS.	DUTIABLE.
From Great Britain	$11,279,146	$31,869,267
" United States	29,659,926	28,562,050
Total, ...	$40,939,072	$60,431,317

An unmistakeable result of the fiscal policy undertaken by the Government of the United States in 1890 has been to stimulate our export trade with the United Kingdom and indeed with the British Empire at large. Canadians look to the extension of trade with distant countries, now that needless barriers to her freedom of trade with her nearest neighbor and natural customer have been erected on both sides by an excessively protective system.

It may be of service to show the nature of Canada's principal exports to foreign countries, as well as their respective proportions and the corresponding imports. This will best be done by condensed tables for the fiscal year 1893, the latest obtainable:—

	EXPORTS TO	IMPORTS FROM
Great Britain	$ 64,080,493	$ 43,148,413
United States	43,923,010	58,221,976
Germany	750,461	3,825,763
France	264,047	2,832,117

	EXPORTS TO	IMPORTS FROM.
Spain	$ 44,355	$ 343,506
Portugal	83,001	52,481
Italy	87,387	170,564
Switzerland	———	258,464
Norway and Sweden . . .	182,088	28,485
Belgium	669,040	599,511
Holland	282,569	373,858
West Indies	3,145,708	4,244,669
Newfoundland	2,594,633	653,270
South America . . .	1,326,743	772,613
China and Japan . . .	341,140	2,425,772
Australia	288,352	217,817
Other Countries	501,325	3,535,771
Total, ...	$118,564,352	$121,705,050

Or if percentages be preferred as a mode of exhibiting the proportions of Canadian trade, the result will be found below. They relate to 1893.

COUNTRY.	PER CENT. EXPORTS FROM CANADA.	PER CENT. IMPORTS INTO CANADA.
Great Britain	54.04	34.45
United States	37.04	47.84
Nine European Countries . . .	2.00	6.47
West Indies	2.65	2.58
Newfoundland	2.10	———
China and Japan	———	2.00
South America	1.02	———
Other Countries	1.05	6.66
	100.00	100.00

Thus, out of every dollar's worth of merchandise of our own growth or manufacture that we send abroad, 54 cents worth goes to Great Britain, 37 cents worth to the United States, and about 9 cents worth to all other countries.

These, it must be confessed, are disappointing figures to those persons, and they are many, who would like to see Canada's circle of trade customers extend and her foreign commerce grow. As to purchases, again, while we take

VICTORIA SQUARE, MONTREAL.

from Britain 34½ and from the States 47¾ cents worth in each dollar, our purchases from other nations are 17¾ cents in the dollar—nearly double our proportion of exports to these other nations. This is a circumstance of some promise for the future, because, where a nation persistently buys in distant foreign markets there are always strong incentives to replace the cash we pay for such goods with cargoes of our own produce.

Naturally, from the contiguity of the two countries and the facilities afforded by the St. Lawrence and the great lakes, a large portion of the total trade of Canada has been with the United States. As long ago as 1821, when the present American "Great West" was a wilderness, we learn that the aggregate trade between the two countries was about two and a half millions, *i.e.*, $2,014,000 United States exports to Canada, and $414,000 Canadian exports to the United States for that year. But how great the development of this trade has been is shown in the trade figures of 1893, namely: value of exports from United States to Canada, $58,221,976; value of imports into United States from Canada, $43,923,010, the aggregate thus exceeding $102,000,000.

The Senate of the United States had before it, this year, figures compiled from both American and Canadian official returns showing that in the seventy-three years, 1821 to 1893 inclusive, the aggregate imports of the United States from Canada had amounted to $1,299,957,000, or $17,807,000 a year, while the exports of the United States to Canada during those years had reached $1,467,159,000, which is equal to $20,009,000 a year.

Our trade with France has been a disappointing one in extent. While for years we have been buying from that country from four to ten times as much as we have sold to her, the aggregate of our transactions with France has been only from two to two and a half millions a year; Quebec and the Maritime Provinces have shipped her wood and fish, Ontario potash and phosphate of lime. We buy her brandy and her wines, her calfskins and kid gloves, her wool dress goods and her millinery silks. But in spite of the attempted stimulus of subsidized lines of steamers, and eloquent appeals for the *rapprochement* that ties of race and language in the Province of Quebec ought, one would think, to bring about, immigrants do not come to us from France, and our trade with her does not grow. We have borrowed money from her lately, it is true, witness the Mercier loan of the Province of Quebec, and we have made a recent treaty with her. What effect these will have, if any, time must tell.

Germany has been a far better customer for our exports of late years, and our purchases from her have quadrupled since 1881. Ontario bought $1,036,000 worth of German goods last year, and Quebec $1,911,000 worth, our total import from Vaterland being $3,825,000 in value. Fur goods, cloaks, woollen yarns and cloths, cotton goods, gloves, felt, silk goods, iron and steel manufactures, toys and fancy goods, paper and glass, were our main items of import. And she took from us nickel and other mineral products, musical instruments, cattle, field implements, and a variety of grains and seeds. Dried apples, $110,000, was another item of her purchases.

None of the other countries on the continent of Europe have extensive trade with us. Belgium and Holland show, perhaps, the most marked increase in their commercial relations with the Dominion of late years. Our commerce with Spain and Portugal appears to be dwindling, while the figures of Italy have, after years of decline, shown last year a return to the proportions of ten years ago.

Canada is doing a greater trade with the West Indies, the effect of improved means of communication, of an alteration in the sugar duties, and the introduction of Canadian manufactured goods into the West Indian markets.

It is a thing worthy of note that whereas in the year 1876 all but 8⅓ per cent., and in 1884 all but 11½ per cent. of our imports came from the mother country and the Great Republic, we, in Canada, had in 1892 increased our imports from other countries to 16¼ per cent., and last year still further. Our trade with the West Indies has been very considerable, mainly from the fact that for many years the sea ports of our Maritime Provinces have been despatching thither fish, animal products and field produce, and bringing back Islands exports. And since Confederation, the trade has shown a disposition to grow, provided our tariff did not prove a hindrance to the import of their coffees, fruits or brown sugars. Within a year or two, Canadian manufactured goods, such as clothing, boots and shoes, carriages, furniture, have found a larger market there than ever before. Assistance given by government to regular steamers between Halifax, St. John and the Islands has made communication easy and regular, whereas in former years the trade was done by small sailing vessels. Our aggregate trade with these Islands is larger than with any other country save the United Kingdom and the United States.

The export trade of Canada amounted in the fiscal year ended with June, 1893, to no less than $118,564,000, of which Canadian produce constituted $105,798,000 worth, the remainder being American grains, animals, coin or goods sent by the St. Lawrence route eastward to reach the ocean from Canadian sea ports. The nature of the total exports was as under :—

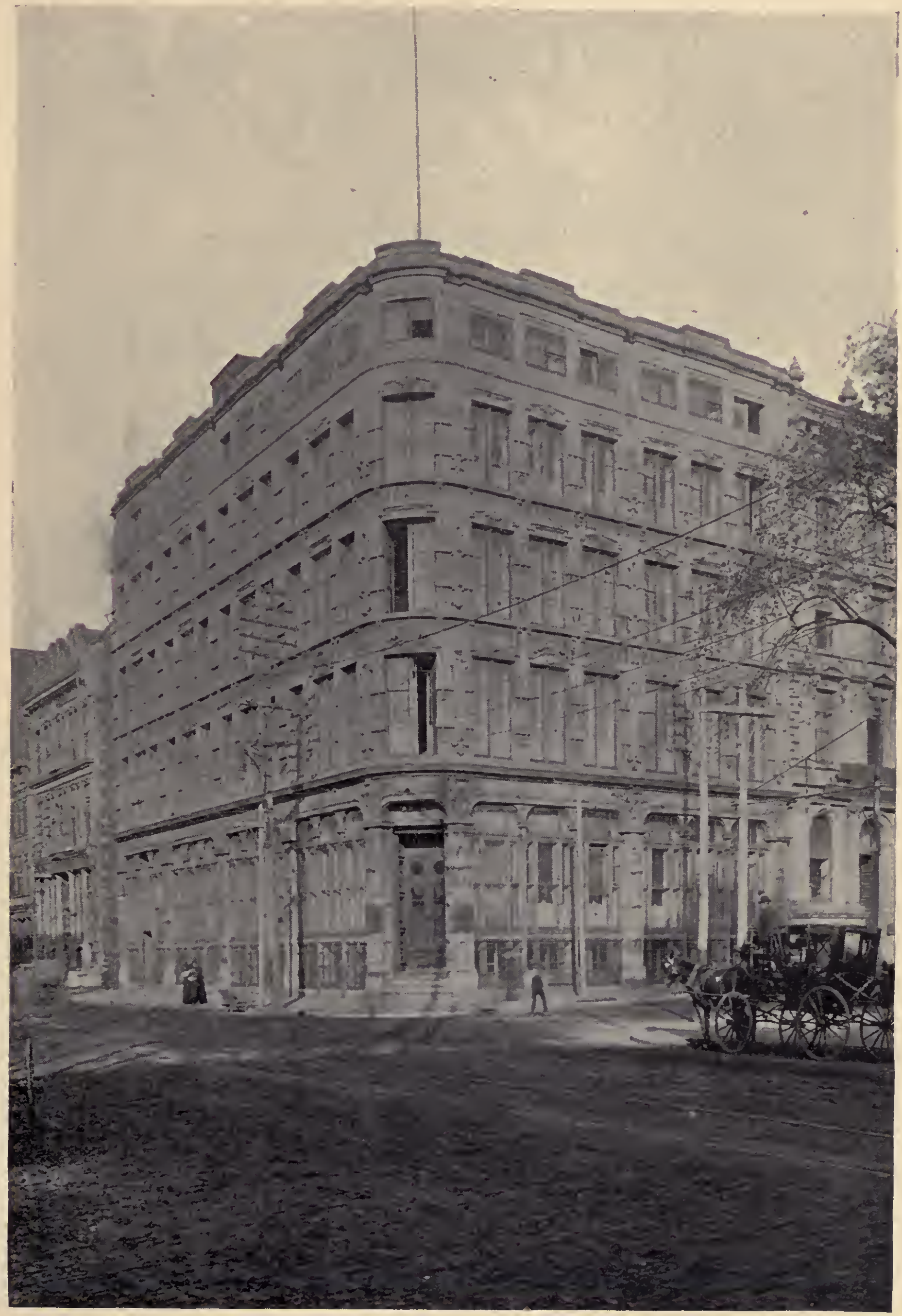
Produce of the Mine.	Produce of the Fisheries.	Produce of the Forest.	Produce of the Field.	Animals and their Produce.	Manufactures.
$5,625,526	$8,941,357	$27,632,791	$27,093,195	$32,775,879	$8,487,271

To this aggregate must be added about four millions in coin and bullion, besides miscellaneous articles and the amount of goods "estimated short returned at inland ports," to make the total of $118,564,000 given above.

The destination of these exports of Canadian growth or product may be classified as under ; the amounts are given in dollars :—

MINE.	FISHERIES.	FOREST.	FIELD.	ANIMALS, &C.	MANFRS.
Great Britain. $ 244,560	Great Britain. $2,347,076	Great Britain. $10,821,082	Great Britain $15,443,211	Great Britain. $27,052,050	Great Britain. $2,454,009
British Possessions. 192,149	British Possessions. 1,212,497	British Possessions. 632,913	British Possessions. 1,386,363	British Possessions. 406,970	Brit. Possessions. 985,023
United States. 4,756,280	United States. 3,503,904	United States. 13,859,960	United States. 4,132,105	United States. 3,951,850	United States. 3,563,827
Other Countries. 136,901	Other Countries. 1,679,573	Other Countries. 1,045,955	Other Countries. 1,087,811	Other Countries. 325,629	Other Countries. 691,100
$5,329,890	$8,743,050	$26,359,910	22,049,490	$31,736,499	$7,693,959

It should not be forgotten that Canada made a name for herself in former years as one of the foremost countries of the world as a builder and owner of ships. Only three or four nations surpass the Canadians in extent of tonnage. At any time these last twenty years the aggregate tonnage of the Dominion has exceeded a million tons, and reached its maximum in 1879 or 1880, when the total was 1,332,000 tons, of which handsome figure Nova Scotia and New Brunswick and Prince Edward Island contributed 940,000 tons, and Quebec 240,000. Wooden ship-building, however, has decayed since that time, and the total of the Dominion shipping is now only 912,000 tons ; the share of the Maritime Provinces being 573,000 and of Quebec 161,000. British Columbia,



WAREHOUSE OF S. GREENSHIELDS, SON & CO., WHOLESALE DRY GOODS MERCHANTS, MONTREAL.

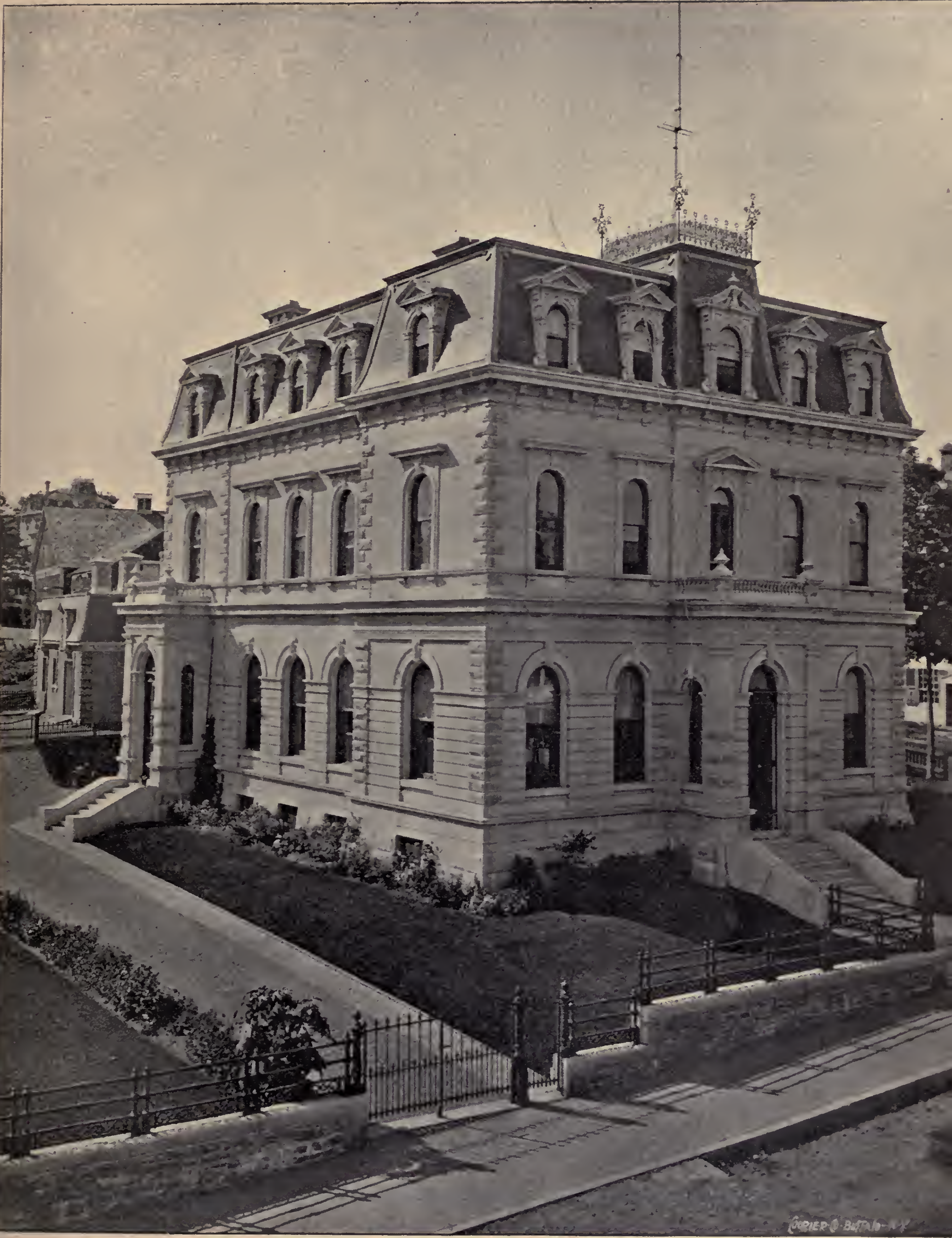
on the other hand, which twenty years ago could only boast some thirty vessels of 3,700 tons, has increased her aggregate to 25,000.

Quebec's shipping consists in part of fresh water craft, for use on the St. Lawrence, the Canals and the Great Lakes; while that of Ontario is entirely composed of lake and river craft, whose total number has grown since Confederation from some six hundred steam and sail craft of 80,000 tons to its present highest figure of 1,370 craft of 146,000 tons burthen. The steamers of Quebec province number 282, tonnage 76,000; those of Ontario 762—which is more than half the total number—and their burthen nearly 98,000 tons. Most of these are wooden craft, but the demands of the grain and other carrying trade of the lakes has brought into existence a class of new and large steamers, some of them iron, of 1200 to 1600 tons. The steam tonnage of all the provinces is 241,000 tons in 1538 side wheelers and screw propellers.

More than one-half Canada's total exports, 54 per cent. to be exact, went to the United Kingdom of Great Britain and Ireland last year and 37 per cent. to the United States, the other countries, in order of their relative share, were the West Indies, Newfoundland, South America, Germany, Belgium, China and Japan, Australia, Holland, France, thus:

VALUE OF EXPORTS, BY COUNTRIES.

Great Britain	$64,080,493
United States	43,923,010
West Indies	3,145,708
Newfoundland	2,594,633
South America	1,326,743
Germany	750,461
Belgium	669,040
China and Japan	341,140
Australia	288,352
Holland	282,569
France	264,047
Other countries	2,224,899
Total exports, 1893,	$118,564,352


COURIER-CO-BUFFALO-N.Y.

EASTERN TOWNSHIPS BANK, SHERBROOKE, QUE.

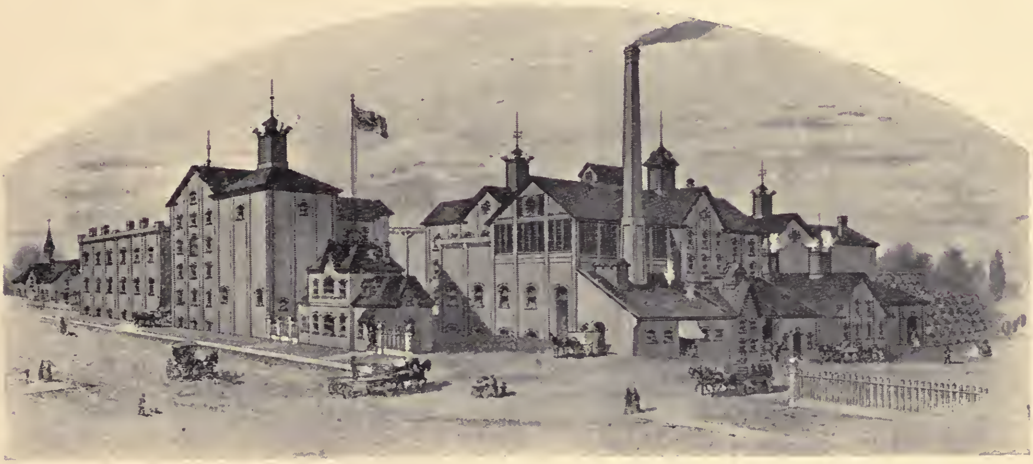
A comparative statement will show the value of exports and imports by the different provinces of the Dominion. We choose the figures of the fiscal year 1893 as they appear in the Trade and Navigation returns:

PROVINCE.	TOTAL EXPORTS.	TOTAL IMPORTS.
Ontario	$33,850,873	$48,243,756
Quebec	58,655,427	57,731,111
Nova Scotia	10,634,863	9,374,537
New Brunswick	7,253,611	5,602,669
Manitoba	1,211,077	2,616,419
British Columbia	5,641,653	4,918,168
Prince Edward Island	1,235,344	470,210
North West Territories	81,504	117,398
Total,	$118,564,352	$129,074,268

It is to be remarked upon this table that it distorts the relative proportions of the trade of two of the provinces, Quebec and Ontario. If we add the exports and imports together as we find them above stated the curious result is reached that where Ontario's inward and outward trade in the course of a year is only $82,094,000, that of Quebec is $116,386,000, or thirty per cent. greater, which is certainly not the case. Merchandise which leaves the ports of Quebec province is designated as products of that province, where much of it, such as timber and lumber, grain, horned cattle, dead meats, is the product of Ontario.

The North West Territories, of course, cannot be expected, at this early stage of their development, to have much foreign trade, but Manitoba sends abroad fish, forest and field products and manufactures to the extent of a million and a quarter. British Columbia, as becomes a province with a western seaboard, trades with nations remote from our Atlantic seaports: Central and South America, Japan, China, Australia, as well as with the United States and Britain. Her exports of coal, fish and wood reached last year the handsome total of $5,562,000. Most of this, to be sure, was done with her great neighbor to the south, but Australia, China, Hawaii, Peru and Chili and Japan made up nearly half a million of it. She brought in from China and Japan more than $700,000 worth.

From the extent of their wooden ship-building industry and their experience and enterprise as shippers over sea we have long been proud of our brethren in the Maritime Provinces as foreign merchants. They take abroad products of the mine, the fishery and the forest, and they bring back sugar from Egypt and Brazil, Guiana and the Indies, tobacco from Holland and the Antilles, wine from Spain and hemp from the Spanish Possessions, bananas and pineapples from the Indies, wool from Australasia, skins and hair from France, products of the sea from Newfoundland, salt from England, besides the more extensive and intimate trade in a great variety of articles with Great Britain and the Eastern States. Their export trade last year amounted to about $19,000,000 and their imports to more than $15,000,000. Nova Scotia's great staple products and prominent exports are fish and coal, while she sends forest products abroad also. The largest element in New Brunswick's foreign outward trade is lumber, fish coming next, followed by manufactures, field produce, etc. Of the $1,235,000 of her products sent abroad by Prince Edward Island last year, more than a third went to the British Empire and about a half to the United States.



JOHN LABATT'S BREWERY, LONDON, ONT.

Four-fifths of the aggregate trade of the Dominion is done by the two great provinces of Quebec and Ontario. Their imports and exports added together reach almost two hundred out of two hundred and forty seven millions, which is the total trade of all provinces. As has been already said the correct share of Ontario in this commerce is not indicated by the Blue Book, because of the situation of her seaports, especially Montreal, at which Ontario imports are largely entered, and through which her products mostly reach the sea. Quebec gets credit in the Government returns for a large share of Ontario's trade in addition to her own. The latter is not only the more populous province but she is by far the larger producer as she is the larger consumer of the two.

Ontario sent to the United States during 1893 no less than $19,559,000 worth of merchandise, half of it products of the forest, more than a fourth of of it produce of the field and farm ; the remainder from her mines, lake and river fisheries and factories. What she sent to the British Empire is put down in the Blue Book at $11,240,000, mostly animals and agricultural products ; but that this is far below the actual mark is clear from the statement made on the very next page that Quebec sent to the United Kingdom $21,546,000 of "animals and their products," the great bulk of which enormous figure is really the produce of Ontario. The like may be said of other goods exported, wrongly credited to Quebec. It is useless therefore trying to ascertain from the Trade Returns what proportion of the $198,481,000 bought and sold jointly by these two provinces applies properly to either. The two together bought probably $32,000,000 worth of goods from Britain and sold her by the record $56,000,000 ; while they bought say perhaps $40,000,000 worth from the United States, to which country, according to the Blue Book, they shipped $24,507,000 worth.

Post Offices and Telegraphs.

No more important aids to the internal commerce of a country can be imagined than the Post Office and the Telegraph. And in respect of these two branches of communication Canada is well served. Before Confederation the postal system had been controlled by the different provincial authorities in the various provinces, but since that epoch uniform rates and regulations have come into effect which govern from the Atlantic to the Pacific. For a long time a common rate of postage prevailed in Canada and the States, but while the larger and wealthier country has been able to lower her letter rate quite recently from three cents to two cents per half-ounce, we are obliged to be content with three cents per ounce rate. But the gulf between Post Office income and expenditure, which in the United States in 1893 was five millions, was last year no less than nine millions of dollars.

By the Conference of 1878, held in Paris, Canada became a member of the Universal Postal Union, whose uniform rate is 5 cents per letter, and which has since been enlarged to include nearly every civilized country in the world.

In the last quarter century the number of Post Offices in the Dominion has gone up from 3,756 in 1869 to 8,477 in 1893, and the number of letters per head from six to twenty-one per annum. A hundred million letters and a quarter of a hundred million postal cards represent the number carried by our P. O. Department in a year, aside from the registered letters, numbering three or four millions more. Newspapers carried in the mails number ninety millions this year compared with forty millions in 1878. These figures will serve to indicate that by means of private and public vehicles of intelligence our people are kept pretty well informed and pretty well in touch with one another.

Of course, to maintain a postal system by railway, steamboat, stage or horse-back carrier as efficient as the Canadian is admitted to be, over a territory 3,500 miles from east to west and more than 1,000 from north to south, means some trouble and costs some money. If the whole were as thickly settled as Ontario or the Eastern Townships, we might have cheaper postage; but as it is, with enormous stretches of sparsely-settled country, and with communities as wide apart as Victoria and Sydney insisting upon daily mails, we may well be satisfied with a 3-cent rate. It is not so long since a million dollars sufficed to carry on the Department for a year, and the revenue almost equalled the disbursement. But last year our Postmaster-General laid out $4,343,000 and he only got $3,696,000 revenue. The deficit in revenue, however, which was at its greatest in 1886 when the Canadian Pacific Railway was opened through to our Western coast, has since that year been steadily becoming less—that is to say, the revenue has year by year increased in greater ratio than the spending.

Ever since 1856 we have maintained a mail service by steamer from the St. Lawrence River to England, first by the Allan Line and later by that and the Dominion Line. And since 1890 we have had direct mail steamers from St. John to Demerara and the West India Islands, subsidised by Government. For several years the mail service per C.P.R. steamships from Vancouver to China and Japan has put London (Eng.) merchants in communication with

Yokohama in 21 days, whereas by the Suez Canal their letters took six weeks. And last year there was added to our postal privileges a line of mail steamers from British Columbia ports to Hawaii, Fiji and Australia. These latter lines are widely used by British merchants, to whom they are a manifest boon. In one year the China steamers carried 144,000 letters and 43,000 newspapers.

Now that the globe is so astonishingly girdled by electricity, one is apt to forget the slow steps by which this world-wide network of line and cable came about. A glance at a map of *La Compagnie Postale Telegraphique*, with its cables spanning three oceans and with land lines of telegraph marked on every civilized country, makes it hard for us to realise that but fifty years have gone by since the electric telegraph was first added to the machinery of commerce. Almost from the very first Canada has been intimately connected with the progress of electrical communication. The Montreal Telegraph Company dates from 1847, and its first president was one of the small group of steadfast men who enabled the inventor Morse to plant his system of telegraphy firmly upon this continent, where it has found so almost fabulous an extension. This gentleman, Mr O. S. Wood, is still living, near New York. Canada is well supplied with telegraph facilities, as the following list of lines in the Dominion will show :

	MILES OF LINE.	MILES OF WIRE.	NO. OF OFFICES.
Great North-Western Telegraph Co.,	18,000	35,000	1,600
Canadian Pacific Railway Telegraph Co.,	7,600	26,000	880
Western Union Telegraph Co., . . .	3,175	8,111	212
Anglo-American Cable Co., ...	385	403	32
Government of Canada, . . .	2,102	2,500	—
Total, . . .	31,262	72,014	2,724

In addition there are cable lines aggregating somewhere near 300 miles, connecting Vancouver Island with the mainland of British Columbia and extending to various islands or outlying portions of the country in the Great Lakes or the Atlantic Coast. These have for the most part been constructed by Government for purposes connected with the fisheries, the meteorological survey or the navigation of the St. Lawrence and Gulf.

If the march of the years has produced great changes in the character and extent of our foreign trade, the changes in domestic distribution of merchandise have been not less great. There are those now living amongst us who can recall the days of Durham-boats—a sort of flat scows—on the Ottawa and the St. Lawrence, before the days of canals or railways. These rude shallops carried the produce of the country on the waterways east of the Great Lakes. The merchandise then carried consisted of such products of a newly-settled country as wheat, tobacco, furs, staves, potash, etc., etc., downward and imported merchandise upward.

WHOLESALE ONLY.
W.C. PITFIELD & CO.
IMPORTERS AND JOBBERS

WAREHOUSE OF W. C. PITFIELD & CO., WHOLESALE DRY GOODS MERCHANTS, ST. JOHN, N.B.

At that time the different provinces of British America were much isolated. New Brunswick and Nova Scotia traded with the Mother Country and the adjoining States. "Canada" seemed to them farther away than even England. The great distributing point of the country then was Montreal, although it took a buyer from four to six weeks to go thence from London, Ontario, and return. New York had begun to sell goods also to the merchants along Lakes Ontario and Erie, and their representatives went westward *via* steamer from Buffalo to visit the lake and river ports.

Commercial Travelling, Etc.

Commercial travelling in Canada dates from about this period. Montreal importers began to reason with themselves that if New York houses were travelling the country, and even London and Glasgow houses were visiting customers in the Upper Provinces, it was time they did the like. So in 1848 Maitland, Tylee & Co. sent a man up the Ottawa to sell groceries ; J. G. Mackenzie & Co. sent one west to take orders for dry goods ; William Darling and Thomas Morland made the trip to dispose of hardware. And they did not go by rail either —there were no night expresses with cosy Pullman sleepers. These men took horses and waggon and drove, in their visits to country storekeepers, to the very shores of Lake Huron, nearly six hundred miles away, making the round of Penetang, Owen Sound, Goderich, Sarnia, Windsor, Amherstburg, Chatham, Port Stanley, London, and so on back to Hamilton, Toronto, and Kingston. Among the great houses were Gillespie, Moffatt & Co., D. Masson & Co., Isaac Buchanan & Co., the Mackay Brothers. The late Hugh Mackay travelled Western Ontario long ago with wagon and team. These and others, by covering the western country with their representatives, obtained a hold upon its trade that made them agents for not only supplying country dealers with imported goods, but for receiving the produce of farm and field and exporting the same. And by continuing the system of commercial travelling when railway and canal had made communication easy and rapid, Montreal secured the hold upon the distributing trade of the West which she so long maintained.

As the country became more thickly settled, other towns and cities increased in size and commercial importance. The railway era had dawned : and the forty years since its dawn have seen an extension of the track of the iron horse throughout Canada to a degree which long seemed impossible, and which is astonishing to-day to even the men who since 1852 have watched its growth. Ontario, especially, is covered with a network of railways, and remote points in the north of that province and Quebec are now regularly visited by trains. The Intercolonial Railway, making a great horse-shoe loop line from Quebec to Halifax, was a wide step--Confederation would not have been practicable without it ; but a more gigantic stride was made in the Canadian Pacific, literally from ocean to ocean, a most stupendous, audacious work for such a handful of people to attempt. When the provinces were made one by the Confederation Act of 1867, the merchants of Montreal and Toronto enlarged the borders of their trade to include the Maritime Provinces, which were soon covered by "commercials" from both Quebec and Ontario.

It is appropriate, in a publication such as this, to refer to the share commercial travellers have taken in the development of our internal trade, aye, and of external trade as well. Before these scattered provinces were brought into one confederation Upper Canada merchants were content to go down twice a year to Montreal and lay in stocks of—mostly British—goods, enough to supply them for a summer's or a winter's trade. Quebec, St. John, Halifax, imported what they wanted from the Old Country or the West Indies. And New York or Boston merchants had no small share in supplying the needs of our people along the St. Lawrence and the Lakes as well as in the Maritime Provinces. But since 1867, the Confederation year, the commercial traveller from Montreal, Hamilton, Toronto, has not left a foot of the Eastern Provinces uncovered. By Gulf ports steamer, by Intercolonial Railway, or by Grand Trunk, he made his visits, making Canadian goods known, and overcoming by persistent eloquence and by repeated object-lessons the prejudice that had existed against "Canadian" merchandise and Canadian merchants. As a result we now see agencies or warehouses of manufacturers or merchants of each province established in the others. And, by consequence, we have agencies of Lower Province banks opened in Western cities, and *vice-versa*.

So, too, when the Red River Territory was acquired by the Dominion, and even before that date, the enterprise of Ontario and Montreal merchants and their representatives arranged with the railways for a system of bonding merchandise through the United States to Winnipeg, thus poaching upon the preserves of St. Paul merchants who, up to that time, had been supplying goods to Manitoba and the other territories. Still later, but long before the building of the Canadian Pacific Railway, it was a Hamilton merchant, Mr. Sanford, who was the pioneer traveller among Canadians in opening up trade with British Columbia, immediately after that province joined the Dominion. By means of the bonding system, merchandise was sent through the United States *via* Chicago and San Francisco, and up the coast of the Pacific by steamer to Victoria. At that date, be it remembered, Canadians were looked on by the dwellers on the Pacific Coast as remote strangers. Indeed, the miners and other autocrats of British Columbia and California in those days were suspicious and even contemptuous of people from Canada who, for reasons which any one who has visited the Coast will probably guess, were called by the residents "pennies."

The modern methods of selling goods are sufficiently familiar to render any minute description needless. The modest sample cases or huge trunks of travelling salesmen are seen on every train and nearly every passenger boat. No considerable hotel in city or large town but has sample rooms for these messengers of commerce, whose movements by day and night are so fleet and so all-pervading, whose knowledge is so up-to-date, and whose address so unfailing that they might well be styled latter-day Mercuries. Nor is there a cross-roads tavern, a new hamlet in the forest, or even a lumber camp on a remote lake where these cheery mercantile missionaries do not penetrate. One of them tells a story about a darkey, which he used to illustrate his own procedure at a time when he found himself in a remote district without special instructions and in ignorance of the financial standing of its traders. Thus: the question was asked of an old colored preacher,—"Do you preach extempore or do you take notes?" And his reply was, "Well, sah, thah wuz a time when I took notes, but I'se foun' it safest in this heah deestrick to insist on habin de cash down."

So, the salesman made up his mind to sell for cash in that place, and by means of what flatteries and yarns, hyperboles and discounts, he actually did get the cash down, it needs one of the guild to narrate. How they plot and plan to get the start of one another is an old story, from the young days of George Moore in England downward. Ingenuity often overcomes good feeling; and cases have even been known where principle has been sacrificed in the rapture of "getting the bulge" on a rival. An incident comes to mind of two travellers in the same line who arrived at Charlottetown, Prince Edward Island, one night, by the same steamer. The younger and greener of the twain had incautiously let it be known that he was going to Summerside. So when he neared that town on the stage next forenoon, he was staggered to meet his opponent driving a buggy back to Charlottetown. The latter had got up early in the morning to forestall the visit of the other by stage. Next day was market day in Charlottetown. The elder traveller, who liked to do things in style, took a leisurely breakfast and then set out to get merchants to come to the hotel, or rather the boarding house, and see his samples. They were too busy, and so he started in quest of a conveyance to take his samples to the shops. There were, at that time, no cabs in the city: not a hack, nor a dray, nor a

REFINERY AT RICHMOND.

REFINERY AT WOODSIDE.

ACADIA SUGAR REFINING CO., (LTD.,) HALIFAX, NOVA SCOTIA,
CAPITAL £560,000.

——— *Company's Offices:* ———

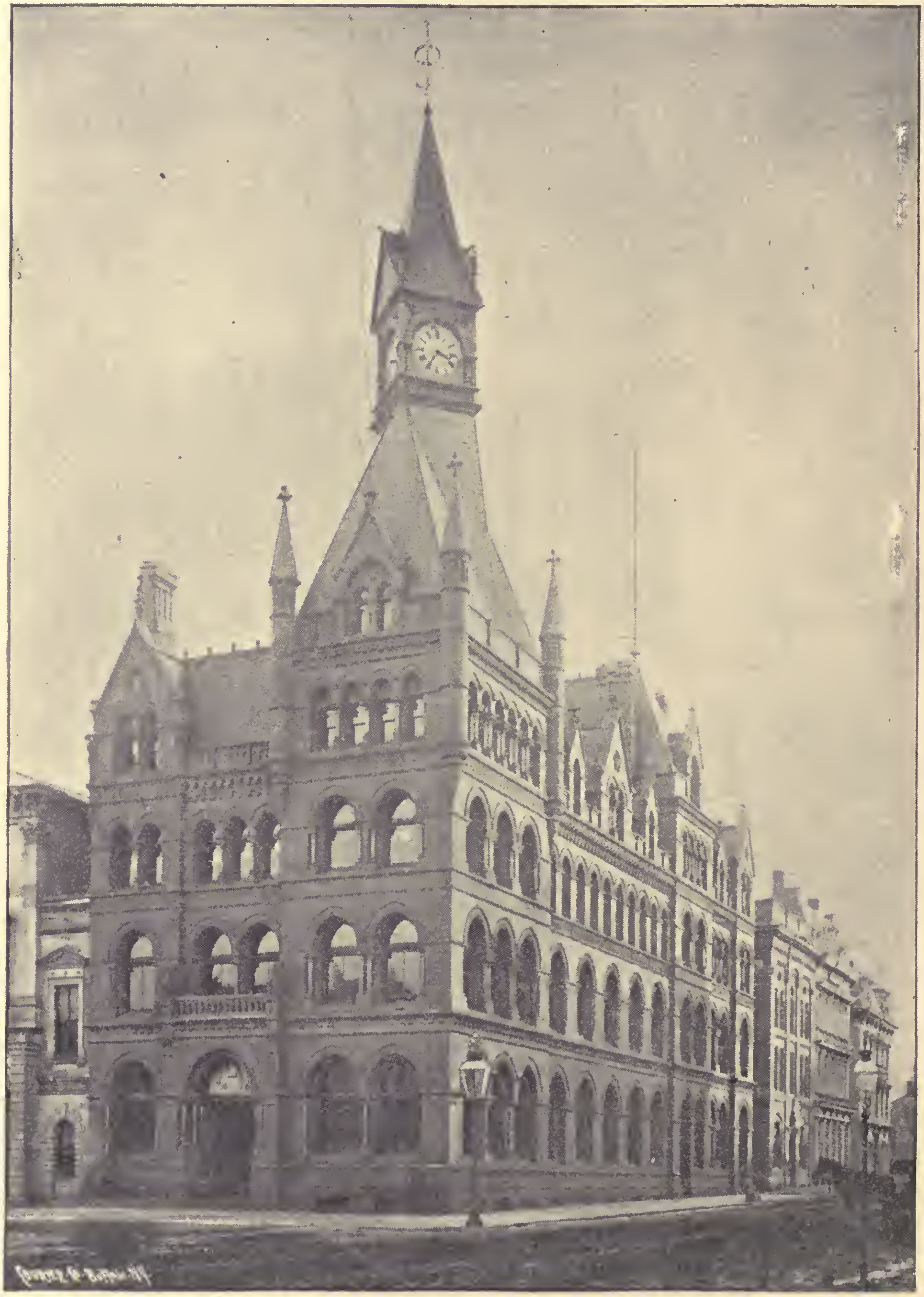
235 Hollis Street, Halifax, N.S. 66 Virginia Street, Glasgow, Scotland.

waggon could he get, and he was fain to suffer the indignity of a wheelbarrow. But this delay had consumed the best part of a forenoon. The other fellow, warned by his fate of the day before, when he had got never an order at Summerside, had risen early, put on his back his leather trunk of samples weighing seventy pounds, and made the round of the stores, unpacking and repacking and shouldering the trunk in the hot sun from place to place all round the square of Charlottetown, and getting four or five orders while the other got none. "We are quits," said the elder man to the other; "you're not so green as you were."

It was said a page or two back, that in view of the general characteristics of commercial travellers they should be called Mercuries. This may be deemed a remote allusion, but it has rather more significance than at first appears. At the risk of offending the modesty of some members of the modern Order of Commercial Travellers a few resemblances of these modern Mercuries may be pointed out. A late writer has said, in treating of the poetic narratives of the gods and heroes of the old Greeks, that according to their myths, while Apollo, the God of Light, represented the higher intelligence of the mind, his brother Hermes or Mercury represents the *practical* wisdom of the world. Sure we are that many of "the boys" will consider it no small compliment to be thus inferentially distinguished as having *practical* wisdom. Some of them will frankly declare that they have no use for the "higher intelligence" that is not practical. This god not only promoted the fruitfulness of flocks and herds, but bestowed prosperity in particular on trade and commerce. And, says Seeman, "as the guardian of the streets and roads and the friendly guide of those travelling on business, this deity must have appeared especially worthy of honor among the Greeks of old time, who were sharp and greedy men of business." But Mercury was something more than a protector of commerce: he was the patron of eloquence, and a skilled interpreter of language; he presided over wrestling and the other exercises of the gymnasium, and, indeed, was said to be equally dexterous in mind and body. Here surely is a cluster of attributes which should render Mercury especially the deity of the modern commercial traveller, whose varied climes and circumstances make so many demands upon his many-sidedness. But Old Keightley, when writing his work on mythology sixty or seventy years ago, while yet a young man, said, in his blunt way, that Mercury presided over "everything which required skill and ingenuity, even over thieving."

This is a dreadful set-back to the parallel we have been endeavoring to establish, for who would have a patron of thieving for his deity, even in fun? Still, we must make allowances. The ancient Greeks and Romans were only heathens, and although their standards suited them, we, the immensely cleverer and ever-so-much-more-moral-and-refined people of to-day, must be allowed to know better. Mercury, beautiful in figure as he was, graceful to a degree, crowned with a winged hat, shod with golden-winged sandals, bearing the caduceus or herald's staff given him by Apollo, has been irreverently called an undertaker because, acting as the messenger of his father Jupiter, he had the office of conducting the souls of the dead to the under-world. But his image or idea stood for much that was worthy and dignified in the imaginative life of old. And it would be eminently appropriate that there should be, in the assembly halls of our Boards of Trade, or in the rooms of the Commercial Travellers, as reminders or exemplars to merchant or traveller, statues of the Olympic dignitary, who, besides being the embodiment of acute perception and practical common sense, swiftness of purpose and power of work, was endowed with grace, vigor, and a sense of humor.

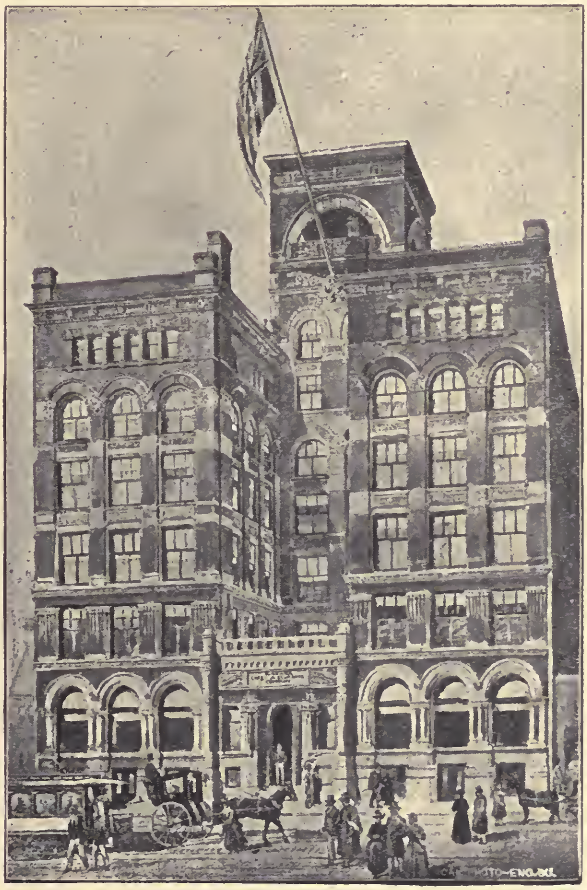
REFINERY AT MONCTON.
ACADIA SUGAR REFINING COMPANY, (LTD.)

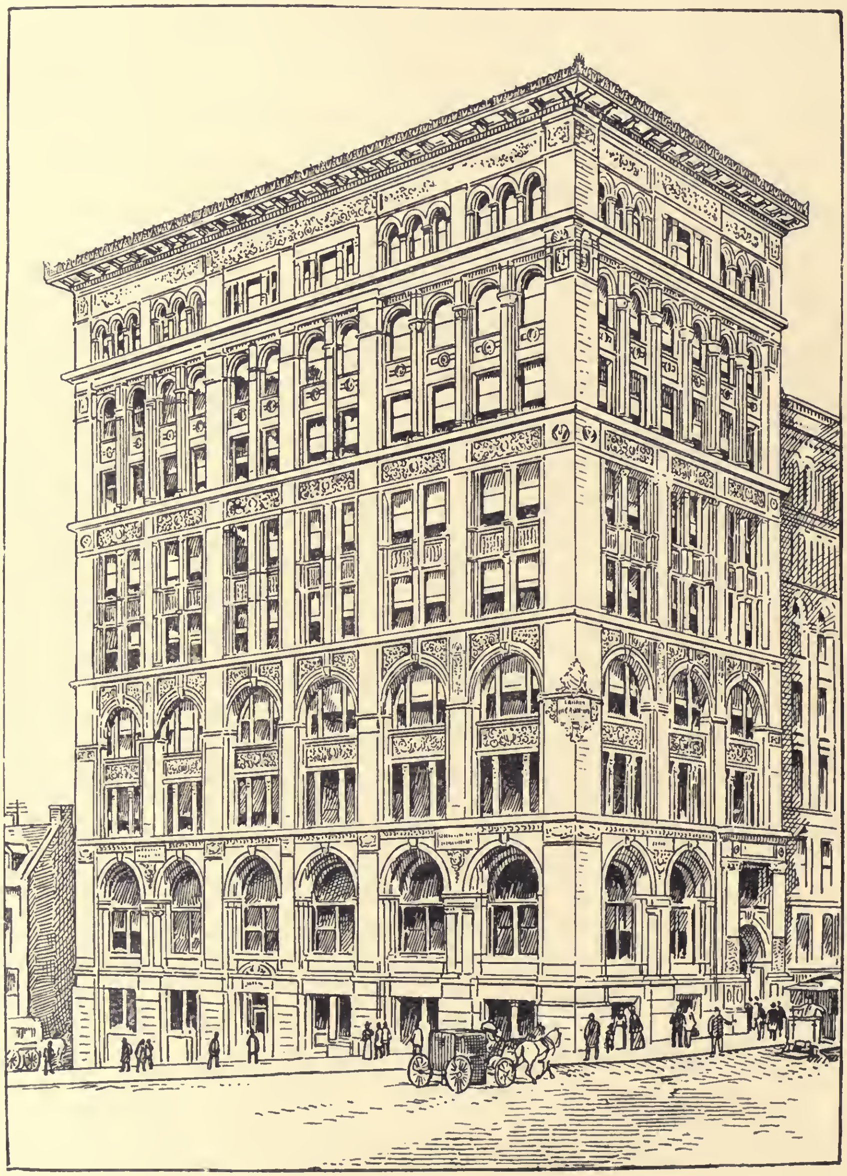


CANADA LIFE ASSURANCE CO., HEAD OFFICE, HAMILTON.

Canadians Abroad.

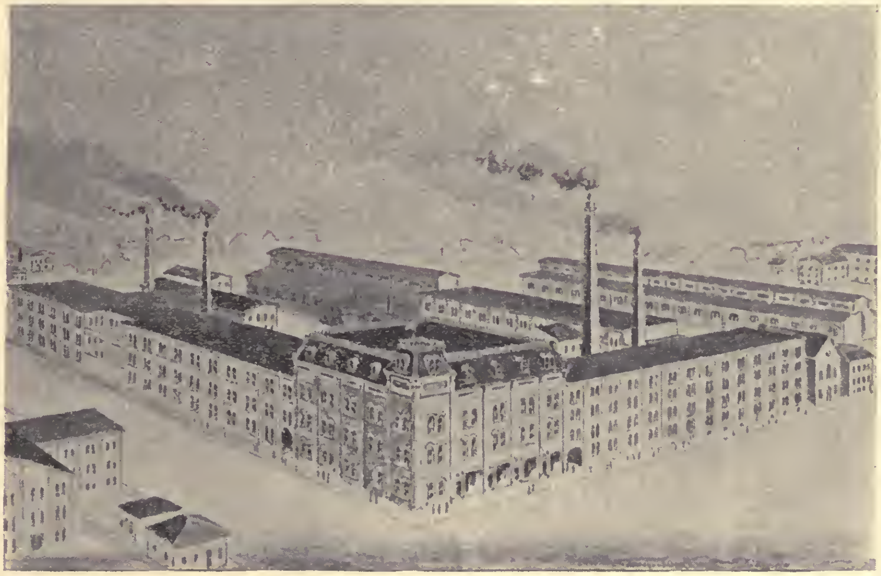
It does not need that a Canadian should blow his own trumpet about the business reputation of Canadians abroad. The extent to which they are in request in the United States is signalized by the number, said to be some hundreds of thousands, who have found a home there, and by the positions of trust which so many of them occupy in that country. We hear of our countrymen in Australia, in South America, in Mexico and on the Continent of Europe. They have the intelligence and the staying power that marks them for success, and they may yet get to be like the proverbial Scotchman, discoverable in every clime and generally thriving.


CANADA LIFE ASSURANCE CO.'S BUILDING, TORONTO.



CANADA LIFE ASSURANCE CO.'S BUILDING, MONTREAL.

That the enterprise of Canadians in foreign fields will before long build up our foreign trade is something to look forward to. The Canadian flag is familiar in foreign ports, for the wooden ships of Quebec and the Maritime Provinces long ago made the names of our Atlantic sea-ports and the products of our soil and shore well known in places far abroad. But more remains to be done. We must secure for ourselves the proper conditions before we can make our foreign trade what it should be. Time and experience will teach our rulers how best to cultivate this trade. If it be found impracticable that our ultra-protectionist policy shall give way to absolute free trade, we may at least learn how, by drawbacks upon manufactured goods, by further concessions to specific articles of import, or by what other procedure whatever, our outward may be made to correspond with our inward trade with a variety of nations.



FOUNDRY OF THE GURNEY, TILDEN CO., (LTD.,) HAMILTON, ONT.

One thing needed for such a trade is a staff of foreign agents, since consuls we may not have in our colonial condition. To compete with Germany, with France, with Britain and the United States, whose foreign commerce is helped enormously by the trade sentinels, the commercial detectives, they have planted at every point of vantage in distant countries, we must have something corresponding to these for the benefit of our exporters. With such natural resources as ours, the possibilities of trade are vast. We shall not always be a people of five millions ; we are not likely always to be a dependency. Having shown in our capacity for federation, for territorial and municipal government, for trade and manufacturing progress, an example of the Anglo-Saxon stuff we are made of, it becomes Canadians to exhibit in the larger field of competition with the world that spirit of aggressive resolve which shall prove us worthy of our proud lineage.

THE LUMBER TRADE OF THE OTTAWA VALLEY.

BY JAMES HEDLEY.

It would be easier to write about the Ottawa Valley in a legendary and romantic vein than it is to make a story of its industrial development. That is, there are far more materials easy of access for the former than the latter. The Indian tribes, Algonquins and Iroquois, that built their lodges on the banks of the great river and paddled their canoes upon its waters—the adventurous discoverers from old France and the voyageurs who escorted them and the Jesuit missionaries along the main stream and its tributaries—the struggle for the fur trade, from whose seat far north the Ottawa was the highway to Montreal—these and other incidents of the "Kitchi-sippi," or great river, might be woven into an animated narrative. But we have to do with less glowing matters.

The Valley of the River Ottawa contains about 80,000 square miles, most of it land well suited for cultivation. Its wealth in standing timber is enormous, for it contains vast quantities of the finest pine timber in the world. The river rises in north latitude 48 and after a course of six hundred miles falls into the St. Lawrence by two mouths. During its course it widens into numerous lakes and is fed by many important tributaries. Three hundred miles from its source it becomes Lake Temiscamingue, which long and narrow body receives the drainage of a region 30,000 square miles in area. From Lake Temiscamingue, all the way to its mouth, the Ottawa is navigable for rafts or cribs of timber.

Half-a-dozen rivers empty into this great Temiscamingue region of the main Ottawa. Nor are these by any means petty streams; the smallest of them is a hundred and more miles in length and the largest three or four hundred. The whole region which these streams drain abounds in red and white pine timber of a quality unsurpassed, which finds market in various forms in North and South America and in the British Islands.

Before we pass on to speak more particularly of the lumbering interest, a word about Ottawa, the capital of the Dominion and the seat of the great saw-milling industry of Canada, is due. In the year 1800 a Massachusetts farmer, named Philemon Wright, came to settle at the foot of the Chaudiere rapids, bringing with him twenty-five men, besides oxen, horses, sleighs, axes, hoes and mill-irons and barrels of salt pork. First he bargained with the Indians for a clear title to his settlement, then he set to work, and by 1824 had three thousand acres cleared and had founded Hull, on the north or Quebec side of the river, and with it the lumber trade. One of Wright's men, named Nicholas Sparks, bought, early in the century, a tract of land on the Ontario side of the stream, and made a fortune selling it in lots to Government and to settlers. Here Bytown rose, taking its name from Colonel By, of the Royal Engineers, who was charged with the building of the Rideau Canal. The name of the place was changed to Ottawa in 1854, and when, owing to political exigencies, a capital for the United Canadas came to be chosen, her Majesty the Queen selected Ottawa for that distinction.

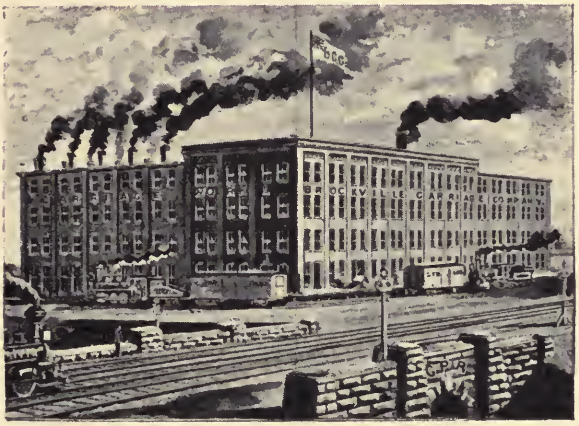
The rivers which are tributaries of the Ottawa may now be especially mentioned. Namely: from the east, in order, the Quinze, the Keepawa, the Dumoine, the Black River and the Coulonge,—the two last named of which flow through a district long celebrated for fine white pine timber—the Gatineau, the Lievre and the Rouge. The southern and western tributaries are even more numerous: beginning at the north, we have the Blanche, the Montreal, the Mattawa, Petewawa, Indian, Bonnechere, Madawaska, Mississippi, Rideau and Nation rivers. Most of these are from one hundred to two hundred miles in length, enter the main stream at points where it is from half a mile to a full mile in width, and drain territory valuable for the purposes of the lumberman.

At or near the great chute of the Calumet has grown the stirring town of Pembroke, styled the capital of the upper Ottawa. At the mouth of the river Madawaska is the town of Arnprior, and further down the current still debouche the Rideau and the Gatineau. The great rafts of timber float down the ample stream and through the deeper waters of the St. Lawrence to Quebec, where they, as well as deals, are laden into timber ships for Europe. Great quantities of sawn lumber find their way down the Richelieu river and the Lake Champlain to Albany, and by rail to that and other American ports.

Well-known names in the history of the Ottawa lumber trade have been

Alonzo Wright, the Gilmours, McLarens, John Rochester, J. R. Booth, E. B. Eddy, Perley & Pattee, Bronsons & Weston, Sherman & Lord, McClymont & Co., Wright & Batson, whose output has ranged from say 8,000,000 feet in the case of the smallest operator, to 50,000,000 feet in the case of the largest in a single year. The cut of the season 1882 was placed at 280,000,000 feet in the hands of ten firms. That of 1894 is given at 550,000,000, the individual amounts ranging from seven to seventy million feet.

The pine-producing area of Canada, north of the St. Lawrence, has been placed at 287,711 square miles, and that of hard-wood at 22,000 square miles.



CANADA CARRIAGE CO., WORKS AT BROCKVILLE.

When a man, or a firm, or a company, sets out to engage in the business of lumbering in Canada, the first thing to be done is to secure a timber limit, as it is called, that is, an area of timbered land from which to cut his logs. Such areas may be obtained from government or from some other proprietor, if one can be found who desires to sell a part of his holding. Limits are sold periodically at auction. When we say "sold," they are really leased, with the right to cut timber off them. When one of these is obtained, the purchaser becomes a tenant of the Government and pays a royalty of so much on each standard log (measuring twelve feet in length and twenty-one inches in diameter) which is taken out by his men to be sawn into boards; and so much per cubic foot of square timber made. Having secured his limit, which may be ten miles square, or twenty, the lumber merchant next gets experienced Indians or half-breeds to explore his territory for good trees. The nature of his venture and the prospects of financial success depend much on the number and character of pine trees found on his land. White pine is usually found on undulating land, while the red pine grows in unmixed groves. These aristocrats of the forest are exclusive in their habits—like some other kinds of aristocracy. Having thus spied out the land, and being satisfied with the exploration, the next step is to engage a gang of men, build a shanty of logs in a desirable location, the roof formed of half trees hollowed out, the floor of logs hewn flat. Next it must be stocked with salt pork, flour, molasses, potatoes and tea—whiskey is happily no part of the provision for these long winter vigils. Horses and oxen are procured, in numbers proportioned to the extent of the camp, and for these hay and oats must be provided. Much other paraphernalia is needed around a lumber camp, such as chains, canting poles, harness, bob-sleighs, lanterns, axes, saws; nor must cooking utensils and a good supply of blankets be neglected.

Stables for the horses must be built, too; after which a landing or "roll-way" must be constructed, down which to roll the dismembered and cross-sawn trunks to the river or lake in the spring, and then a "road" is cleared through the forest along which to drag the logs through the snow by horses and chains to the roll-way. A blacksmith's shop is a needful adjunct to a camp, and next to the cook and the head boss, "the smith, a mighty man is he."

But it would not be telling the whole truth to pretend that the system has not undergone change during recent years. The rougher features have in some instances been ameliorated. The methods of operation in the woods to-day are, in the case of some firms, changed considerably from those of twenty years ago. One American firm, for instance, has laid steel rails into its limits near Wahnapitae, in the Sudbury District. The men are no longer exclusively fed on hard-tack, pork and tea, cooked over an open fire in the middle of the shanty, but many firms, especially the American ones, have adopted the practice of having a cooking stove in the shanty, and a dining room, which is used for no other purpose than for meals. The lumber hands get very considerable quantities of fresh meat, fish and molasses, besides using bread instead of the old hard-tack; their employers finding that not only is this much cheaper in many cases, but that the health of the men is improved. Possibly, too, these more modern operators think, to paraphrase the Latin poet, that better and more varied food may "soften their [the men's] manners and not permit them to become ferocious."

From a pamphlet descriptive of the Ottawa Lumber Trade we derive the following statistics, showing the needs of a gang of men and horses which will take out in the course of a winter's work say 150,000 logs, which will produce say 30,000,000 feet of sawn lumber:

WAREHOUSE AND FACTORY OF GEO. E. TUCKETT & SON, CO., (LTD.,)
HAMILTON, ONT.

825 barrels pork,
900 " flour,
520 bushels beans,
37,000 " oats,
300 tons hay,
3,700 gallons molasses,
7,500 pounds tea,
900 pairs blankets,
225 sleighs,
70 boxes axes and saws.

Added to which must be soap, tobacco, grindstones, chains, boats and other appliances such as have been previously mentioned. The cost of this kind of an outfit is placed at $54,000. The average number of men employed by such an establishment is 637, whose pay for the season will amount to $600,000, or perhaps, $700,000, according to the rate of wages current. There were, at the date when this pamphlet was compiled, six firms having mills at the Chaudiere, whose average provision for a winter's lumbering reached the figures named above.

Recognizing the extent and importance of the trade in wood as a valuable adjunct to our foreign trade—at one time, indeed, the largest item of Canada's exports—the Government at Ottawa has constructed works on a number of streams to facilitate the operations of the lumbermen. This, of course, in addition to a vast outlay for a like purpose made from time to time by private firms. Booms and slides have been built by public money which are used on equal terms by various lumbermen, and a regular chain of what might be called log navigation has been instituted. On the main Ottawa there are eleven stations; on the Madawaska, fifteen; on the Petewawa, thirty-one; on the Du Moine, eleven; while there is one each on the Black, the Coulonge and the Gatineau rivers. Taking the twelve stations from Carillon northward to the Des Joachim rapids on the main stream, 227 miles, there has been constructed for this business 2,000 feet of canal, 3,834 feet of slides, 30,000 feet of booms, besides piers, bulk-heads and keepers' houses. In later years has been incorporated the Ottawa Improvement Company, the purpose of which was to continue the work of this character begun by the Government.

What a quantity of forest product is handled in this Ottawa District will appear when it is learned that in one year, 1876, there passed through the Chaudiere slide 13,351 cribs of squared timber, containing 300,000 pieces; 196 cribs of deals, 81 cribs of flatted timber. Through the Hull slides there passed the same year, 213,143 saw logs, besides square and flatted timber and cedar poles. These figures do not include the vast number of saw-logs brought down for the supply of the Chaudiere mills.

A development of late years has been, in various parts of Canada, the export of a variety of hard woods, previously neglected in view of the greater available value of pine. So, too, we may observe the growth in exports of telegraph poles and railway ties, shingles and laths, while the stave-trade, once large, has dwindled to very small proportions. Ontario shipped to the United States, last year, $1,000,000 worth of telegraph poles, $70,000 worth of other poles, $100,000 worth of railway ties. Wood for pulp, used by paper makers, is another considerable item of export amounting, last year, to $386,000 in value, half of which was got in Ontario.

It is not possible to make out from the Trade and Navigation returns what proportion of our export of $26,359,000 worth of forest products in 1893 was from Ontario, because much of the product of Ontario shipped to the sea, *via* Quebec ports, is wrongly credited to Quebec Province. Much more, probably, than the $9,929,000, credited to Ontario in the returns, would rightly be called her exports, and the bulk of it comes from the Ottawa District. The forest products Ontario sent to the States, last year, are valued in the return at $9,861,000.

DOMINION COMMERCIAL TRAVELLERS' ASSOCIATION.

The various pursuits of commerce, in all their varied aspects, have always had an attraction for both young and old; and the commercial traveller, is a most important element in connection with the wealth and prosperity of any nation. The commercial traveller came into being spontaneously, as it were —along with the general extension of trade and commerce. It was, indeed, a gradual and slow progression from the methods in vogue in primitive times to the complex and intricate machinery of commerce at the present day. In former times—not so very far in the past, either, the merchant was his own commercial traveller, visiting his own customers and patrons, and going from place to place, even as his "Traveller" does at the present time, though to a much more limited extent. As trade became more extensive, however, the responsibility of the head of the firm became greater and greater; his time was more fully occupied in the filling of orders, and in waiting upon his customers at home. And so it came about that first one and then the other store-keeper in a town employed a man to call upon those customers who happened to reside at a distance in order to ascertain their wants; the custom extended far and wide, and no one who laid any claim to keeping an establishment of any proportions at all, or who had a score or more of customers, could afford to be without his representation on the road. And even if their trade were not large or extensive enough to warrant such a departure from the old time mode of transacting business, yet the hopes of extending what trade a man had, and the excitement attending the opening of operations in new and untried fields, was sufficient inducement for even the most conservative to "send out a man."

Thus it came about that the commercial traveller was soon recognized as one of the institutions of this great and glorious Dominion of Canada; and not only of Canada in particular, but of the whole civilized world at large. As an institution, without which the whole commerce of the country would practically come to a standstill, the "Commercial Traveller" has been a decided success;

in fact, he is one of our greatest and best institutions; he is looked upon everywhere as the prince of good fellows—genial, courteous and enlightened, conversant, by reason of long experience with men and manners, and by reason of extended travel familiar with all the important topics of the day; a good citizen, a jolly companion—a cosmopolitan in every sense of the word, with a touch of Bohemianism in his nature—such is the ideal commercial traveller.

Very naturally, as time went on and the number of commercial travellers gradually increased, little cliques and coteries were formed among those who happened to meet and who travelled on the same routes; these cliques and coteries, be it understood, were informal in their nature, but it quickly came to pass that permanent organizations were formed, at the headquarters of which questions affecting the well-being of the commercial traveller in his relations not only to his employer but with the railroad companies and public at large were discussed.

WAREHOUSE AND FACTORY OF THE MERIDEN BRITANNIA CO.,
HAMILTON, ONT.

One of the largest of these associations—some years ago—was that known as the Commercial Travellers' Association of Canada, and for a time it flourished, having a large membership, including travellers from all over the Dominion. But there came a time when certain troubles arose between those residing in the east and those from the west, the nature of which it is not necessary to state specifically in this work. Those of the fraternity who represented eastern firms came to the conclusion, after mature deliberation among themselves, that the best thing which could be done in order to conserve their interests was to form an association of their own. On the evening of February 21, 1875, therefore, a meeting was held at St. Lawrence Hall, Montreal, for the purpose of seceding from the Commercial Travellers' Association of Canada (which, it may be stated, was better known as the Toronto Association), and organizing another on a much broader and comprehensive basis. There were present at this meeting somewhere about forty gentlemen from all parts of the Dominion, among them being Messrs. Andrew Robertson, James A. Cantlie, D. Sinclair, Jr., J. Mulholland, J. W. Skelton, James O'Brien, James Cooper, G. R. Dewar, Wm. Waugh, C. K. Adams, C. R. Jones, W. R. Wonham, Ed. Rawlings, and thirty others—thirty-nine having signed the roll calling the meeting, thus practically giving their assent to the project for the furtherance of which the meeting was called.

The honor of occupying the chair at this the initial meeting was accorded by those present to Mr. Andrew Robertson, who opened the proceedings by calling upon Mr. Cantlie to report the proceedings and result of the adjourned annual meeting of the Commercial Travellers' Association of Canada, which had been held at Toronto a short time previously.

Mr. Cantlie, in complying with this request, gave a full account of the discussion which had taken place, and the action taken with regard to the question of proxy.

Mr. Cantlie's report evoked considerable discussion, in the course of which the question of forming a distinct association in Montreal very naturally came into the greatest prominence.

The subject was fully ventilated, and finally the following motion was put to the meeting by Mr. J. W. Skelton :—"That having heard the report of the delegates to the adjourned annual meeting at Toronto, it is hereby resolved that the local directors of the Montreal branch of the Commercial Travellers' Association of Canada be requested to resign their positions in the Association, and that they do immediately thereafter constitute themselves provisional directors of a new association, to be called the 'Dominion Commercial Travellers' Association,' the head office of which is to be in Montreal; the said provisional board to consist of Messrs. Andrew Robertson, president; James A. Cantlie, vice-president; and D. Sinclair, Jr., W. R. Wonham, A. F. Gault, James

OCCIDENTAL HOTEL, MONTREAL.

Cooper, James O'Brien, S. Caldicott, And. Jack, John Mulholland and John McDougal, directors.

The position of secretary-treasurer, *ad interim*, was assigned to Mr. R. C. Simpson.

Immediately upon the organization of the association, the several railway and transportation companies were communicated with, and the readiness with which they complied with the request to extend the same privileges to the new association as those enjoyed by the old one was most gratifying and satisfactory.

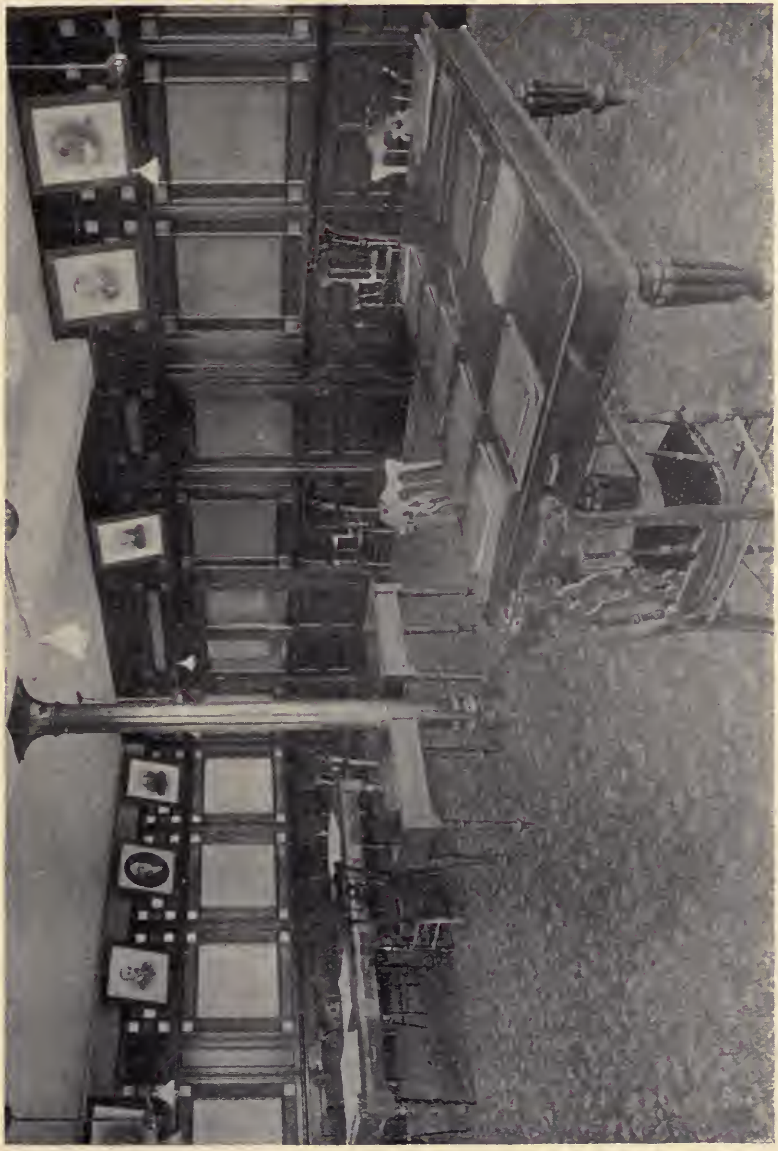
The first duties which developed upon the provisional board were to draft the constitution and by-laws for the guidance and government of the new association. These were carefully prepared and drawn up by the directors, and they were submitted to the members at the first annual meeting, which was held at Perry's Hall, Craig Street, Montreal, on December 13, 1875. They were discussed at some considerable length, but with few exceptions were adopted with hardly any changes. At this same meeting, too, the report of the secretary-treasurer showed a membership of no less than two hundred and fifty-one, with a cash balance on hand of $529.92. The expenses in connection with the organization of the new association—such as communicating with commercial travellers, etc., throughout the Dominion, were stated to be somewhat heavy, but this was overbalanced by the fact that such rapid progress had been made, and the fact also that there was a balance on hand of over five hundred dollars —which was something even the most sanguine did not expect during the first ten months.

The provisional board of directors was re-elected for 1876, with the single exception that Mr. George A. Cameron was appointed to fill a vacancy which had occurred.

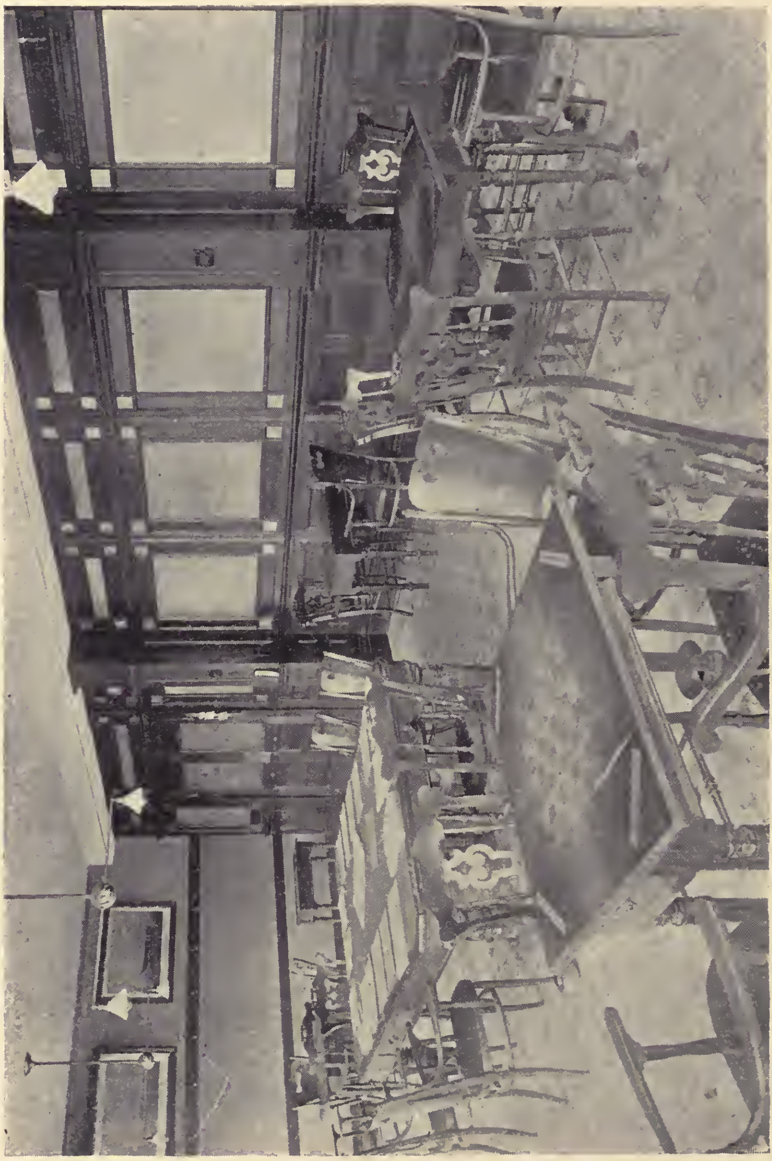
At the second annual meeting, which was held on December 18, 1876, the following officers were elected for the year 1877 :—Andrew Robertson, president; James A. Cantlie, vice-president; directors—(one year)—A. T. Gault, W. R. Wonham, John McDougall, Andrew Jack, George A. Cameron, (two years) James O'Brien, S. Caldicott, James Cooper, D. Sinclair, Wm. Agnew.

The need of a library for the use of the members of the association was broached, but it was pointed out that the funds would not warrant the establishment of one exclusively for their use, and a compromise was effected by the appropriation of the sum of one hundred dollars, by the expenditure of which it had been ascertained the use of the Mechanics' Institute could be obtained for all members of the association.

The number of members at this time had increased to three hundred and



READING ROOM OF THE DOMINION COMMERCIAL TRAVELLERS' ASSOCIATION, MONTREAL.



SMOKING ROOM OF THE DOMINION COMMERCIAL TRAVELLERS' ASSOCIATION, MONTREAL.

SECRETARY'S OFFICE OF THE DOMINION COMMERCIAL TRAVELLERS' ASSOCIATION, MONTREAL.

seventy-seven. The receipts for the twelve months had been $3,799.50, while the expenditures amounted to $2,230.45, which left a balance for the year of $1,569.05. This brought the total balance up to $2,103.97. In view of this fact, a resolution was passed by which the association insured each of its members in an Accident Insurance Company of established reputation for $1000 at death and $5 weekly indemnity in case of accident.

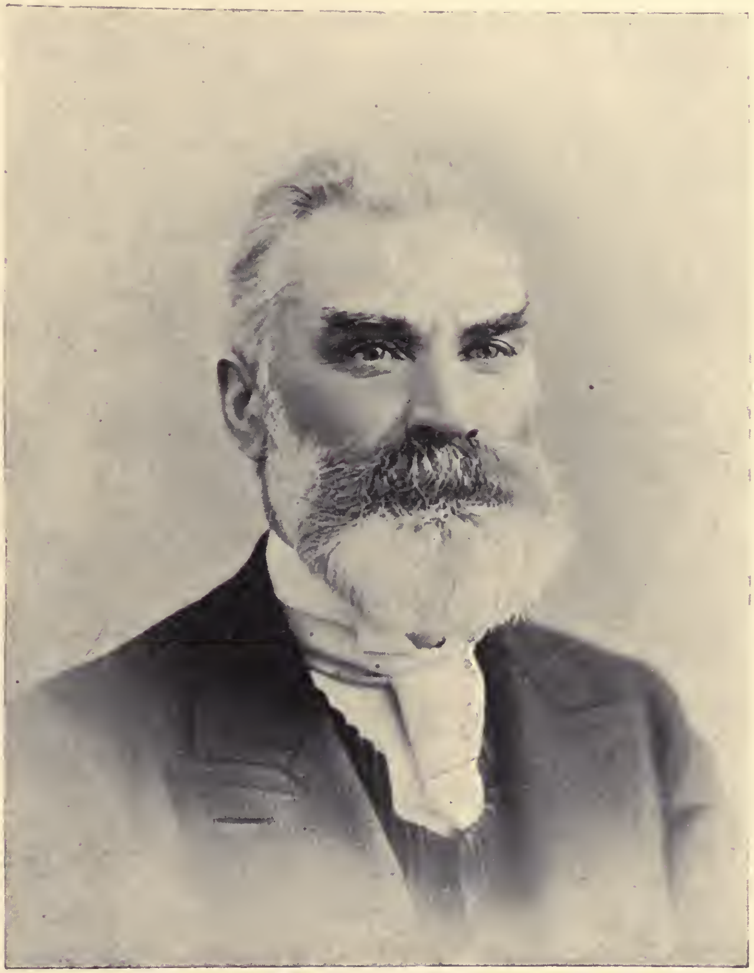
The third annual meeting, which was held on December 28, 1877, was the occasion of a large and enthusiastic gathering of the members at the Academy of Music. Again was Mr. Andrew Robertson re-elected to the position of president, and a similiar compliment was paid to Mr. James A. Cantlie, the vice-president of the Association. The membership had now reached a total of six hundred and ninety-two, with the annual receipts amounting to $7,140.69, and expenses of $3,230.48, leaving a balance for the year of $3,918.21, thus bringing up the total capital to the sum of $6,014.18.

Never backward in charitable works, the members voted at this meeting to give the sum of $200 to the Montreal General Hospital. As indicative of the fact that the Board of Directors of the Association were watchful and jealous of the rights and privileges of its members, it may be stated that at this same meeting it was reported that two members had been arrested at Charlottetown, P. E. I., and fined $50 each for not having taken out licenses as commercial travellers. The question was taken into the Courts on behalf of one of the members so fined, and the imposition of the license was pronounced illegal.

Following the business of the meeting, the members present, to the number of about one hundred, sat down to their first annual dinner, and it is almost needless to say the occasion was a most enjoyable and happy one for all concerned. The speeches made were eloquent and pertinent to the occasion, and the good-fellowship enjoyed engendered the most kindly feelings between the members.

The accumulated funds of the Association had now reached such an amount, that it was thought advisable they should be invested in some way or other, and after some little discussion, the president, vice-president, and Mr. A. F. Gault were appointed a committee to consider the matter.

The fourth annual meeting was held at the Alexandria Rooms on December 28, of the following year—1878, when the president and vice-president were re-elected to the positions which they had so long and faithfully filled. The



JAMES A. CANTLIE.

vacancies caused by the retirement of the short-term directors were filled by James O'Brien (re-elected), D. L. Lockerby, A. Gowdey, John Rogers and A. Acheson.

Another and further donation of $200 was ordered to be made to the Montreal General Hospital ; the total membership was stated to be eight hundred and thirty-six ; receipts, $8,912 ; expenditures, $5,029 ; balance for the twelve months, $3,883 ; total capital, $9,896.

St. Lawrence Hall was the scene of the next annual meeting—the fifth—on December 23, 1879, when Mr. J. A. Cantlie was elevated to the position of president of the Association, with Mr. D. L. Lockerby as vice-president. The vacancies caused by the retirement of directors were filled by the election of Messrs. George Forbes, F. Massey, G. Piché, George Sumner, R. B. Hutchison and Charles Hutchison.

During the year the membership of the Association was reported to have fallen off somewhat, the number on the books being eight hundred and eleven ; the total capital had reached the sum of $13,851.33, and the annual donation to Montreal General Hospital was increased to $400.

In 1880 the annual report showed a membership of eight hundred and seventy-seven, together with a balance on the twelve months of $3,715 and a capital of $17,567. This was the sixth annual meeting, and it was held at the Windsor Hotel on December 23. The officers elected were as follows :—J. A. Cantlie, president; A. Gowdey, vice-president; directors: Messrs. George Boulter, A. A. Brown, B. Reed and R. Betancourt.

During all this period of the Association's existence, the combined offices of secretary and treasurer had been most ably filled by Mr R. C. Simpson; but he now found the duties so onerous that at his request they were separated, Mr. George Sumner being elected to the office of treasurer.

Five hundred dollars was the sum which it was decided to give to the General Hospital this year ; the by-laws were amended in some unimportant particulars, and reports were made in certain cases where commercial travellers had been arrested and fined by local authorities in the provinces, and the matter had been taken into the superior courts.

Another important piece of business was also transacted at this meeting, and that was the incorporation of the Association according to the laws of the Dominion.

The seventh annual meeting of the Association was held in the Mechanics' Hall on December 28, 1881, when Mr. Alexander Gowdey was elected to the office of president, with Mr. Frederic Massey, vice-president, and Mr. George Sumner, treasurer. The following composed the Board of Directors:—Charles Hutchison, R. B. Hutchison, J. P. Beall, L. McIldowie and John Black.

The membership had now reached the grand total of eleven hundred and thirteen; the surplus for the twelve months was $5,163, while the total capital amounted to $22,670. In view of this large accumulation of funds, the opinion was advanced that it would be advisable that some provision should be made in case of the death or sickness of any of the members, so as to afford temporary relief to those dependent upon them for support. It was suggested that in such cases the benefit to be paid should depend upon the length of time the member had been connected with the Association, and a committee was appointed to formulate a plan. The report of this committee took the form of a resolution, which was carried unanimously, and which provided that the amount to be paid on proof of death to the heirs of the deceased members should be as follows:—After payment of second year's subscription, $200; after third year, $300; fourth year, $400; fifth year and over, $500; and five dollars per week in case of sickness for a period not exceeding thirteen weeks, provided the member was prevented from attending to his business.

It was also reported at this meeting that what was known as the case of "Jonas *vs.* The City of St. John," which had been appealed from the lower courts, had been decided in favor of the Association.

December 16, 1882, was the time, Mechanics' Hall the place of the eighth annual meeting, which will be for ever memorable in the annals of the Association for the remarkable contest which ensued for the office of president. There were two candidates in the field—George Sumner and Frederic Massey. The total number of votes cast was eight hundred and seventy-one, and the balloting resulted in the election of Mr. Sumner by a majority of twenty-five. Mr. R. B. Hutchison was selected to occupy the post of vice-president, and Mr. George Boulter that of treasurer, with the following gentlemen as directors:—William Barclay, A. Gowdey, William Percival, A. Racine and T. Harries.

The membership roll had received additions during the year to the number of three hundred and twenty-three. The net surplus for the twelve months amounted to $6,950, and the total capital had now reached the sum of $29,620.

It was stated that during the previous twelve months the Association had lost three members by death, and the claims arising therefrom under the benefit scheme adopted two years previously were promptly paid. The amount disbursed during the twelve months to sick members was $997.50.

It was with unfeigned and sincere regret that the members of the Association received Mr. R. C. Simpson's resignation of the office of secretary, and urged upon him to continue to hold the position for another year at least. He pointed out, however, that the work of the Association had assumed such proportions that it required the whole time and attention of one man. He also called attention to the fact that the Association had now grown to such proportions that it was absolutely necessary for them to look out for suitable quarters, which should comprise a reading-room and secretary's office as well, a place where the members might feel they were at home. In accordance with this suggestion, very desirable quarters were secured on St. John Street, between St. James and Notre Dame Streets, and which were handsomely furnished and taken possession of by the members on December 1, 1883.

Mr. Simpson's resignation of the office of secretary having been accepted, it was decided by the Board of Directors to throw the position open to public competition. Accordingly an advertisement was inserted in both English and French Montreal papers, with the result that there were no less than thirty-eight applicants for the position. Among those who applied, however, none was more highly recommended or endorsed on every hand as being likely to fill the position of secretary with not only credit to himself but the satisfaction of the Association, than Mr. H. W. Wadsworth, and he was thereupon unanimously appointed to succeed Mr. Simpson.

Mr. Wadsworth entered upon the duties of his new position on December 1, 1883, on the very day the Association took possession of its new quarters; and how well and diligently he has performed the responsible duties which have devolved upon him is told in detail elsewhere in this work.

The re-election of Messrs. Sumner, R. B. Hutchison and George Boulter for the positions of president, vice-president and treasurer respectively followed at the ninth annual meeting, which was held in the Weber Hall on December 15, 1883. The directors appointed were as follows:—J. A. Cantlie, S. S. Boxer, R. C. Simpson, E. Dumaresq and F. Hughes.

The report of the secretary showed that the number of members in the

GEORGE L. CAINS.

Association was now one thousand four hundred and sixty-seven; the surplus for the year, $6,116.85, and the total capital, $35,737.68. During the year 1883 there had been paid out for sick and death benefits the sum of $2,527.50.

Quite a pleasing and interesting feature at this meeting was the presentation, at the conclusion of the business proper, of a large and handsome oil painting of the former secretary and his estimable wife—Mr. and Mrs. Simpson. The speeches accompanying the presentation of the painting were eulogistic and complimentary in the highest degree to the individuals mentioned.

Mr. George Boulter was honored the following year by being elected president, with Mr. R. B. Hutchison as vice-president, and Mr. Alexander Gowdey as treasurer. The Board of Directors was composed of the following gentlemen:—A. C. Beach, Thomas Harries, William Percival, J. M. Pollock and G. Piché.

A slight decrease was reported in the number of members, there being on the roll at the time of the tenth annual meeting, which was held on December 13, 1884, a total of one thousand four hundred and fifty-three; the surplus for the twelve months was stated to have been $4,341.74; amount of capital $40,079.42. The amount paid out in the way of sick and death benefits was $3,702.50.

The question as to the legality of the taxes imposed upon commercial travellers in many cities and towns was discussed in all its bearings, but no definite action in the matter was decided upon. It was reported, however, that the case against the City of Quebec had been decided against the city, but the matter had been appealed to a higher court, and was therefore in abeyance. Judgment had also been reported in favor of the Association in its action against the City of Three Rivers for the illegal imposition of a tax upon one of the members.

Some discussion ensued in connection with a proposed change in the bylaws, by which the mortuary benefit was to be increased—the maximum sum to be paid being fixed at $800.

In 1885 the eleventh annual meeting was held on December 12, and resulted in the election of the following officers:—R. B. Hutchison, president; R. C. Simpson, vice-president; Alexander Gowdey, treasurer. The directors were E. Dumaresq, F. Hughes, F. Birks, James Croil and John Rogers. The membership was reported now to have increased to one thousand five hundred and thirteen ; surplus for the year, $3,161.03 ; grand surplus, $43,240.45. The sum disbursed for benefits, both sick and mortuary, was $6,971.79.

The by-law providing for the education of the children of deceased members of the Association was stated to have been placed in active force, the first child to take the advantage of the fund having just been placed in the High School.

In the course of the meeting it was stated that the Toronto Board of Trade had sought to obtain from the railways the privileges so long enjoyed by the Association, and not a little alarm was felt by the members thereat. The appeal of the Board of Trade to the railways, however, was not altogether successful, the only concession offered them being that they would be allowed to carry three hundred pounds of baggage free, provided they purchased one thousand mile tickets. This concession being conditional, did not affect the Association at all, and the alarm accordingly subsided.

Quite a change was made in the Board of Officers at the twelfth annual meeting, which took place on December 11, 1886.

D. L. Lockerby was elected president, with Thomos Harries as vice-president, and George Forbes as treasurer. The directors chosen were—William Percival, William Galbraith, Alexander Gowdey, Jacob Wilson and John Taylor. The roll of membership now contained one thousand six hundred and eighty-four names ; surplus for the year, $4,872.72 ; grand surplus, $47,916.32.

It was pointed out by the Board of Officers that the sick benefit scheme had become too heavy a drain upon the finances of the Association, and on motion the by-law providing for it was rescinded ; the Association, however, assumed the accident risk of its own members. Sixteen members died during the year, and the benefits paid out on this account amounted to $10,559.28. Notwithstanding the high death-rate and the large amount disbursed to the beneficiaries of deceased members, the financial gain compared very favorably with that of previous years. This, it was explained, was due to the saving effected by the Association assuming its own accident insurance, the amount saved by the change being considerably over $5,000.

The officers elected for the year 1888 were : president, Fred. Birks ; vice-president, Wm. Percival ; treasurer, George Forbes ; directors, Joe Armstrong, Charles Hutchison, James Croil, William Mussell and George Brown.

The total number of members was now one thousand eight hundred and sixty-two; income for the year, $21,988.82; expenditure, $12,129.15; net gain for the year, $9,859.67, bringing up the grand surplus to $57,775.99.

Although this was the thirteenth annual meeting and might, if commercial travellers were inclined to be superstitious, be considered to be an unlucky one, a grand triumph was reported to have been achieved by the Association in the passage of a Bill in the local Legislature of Quebec prohibiting any municipality from imposing a tax upon commercial travellers.

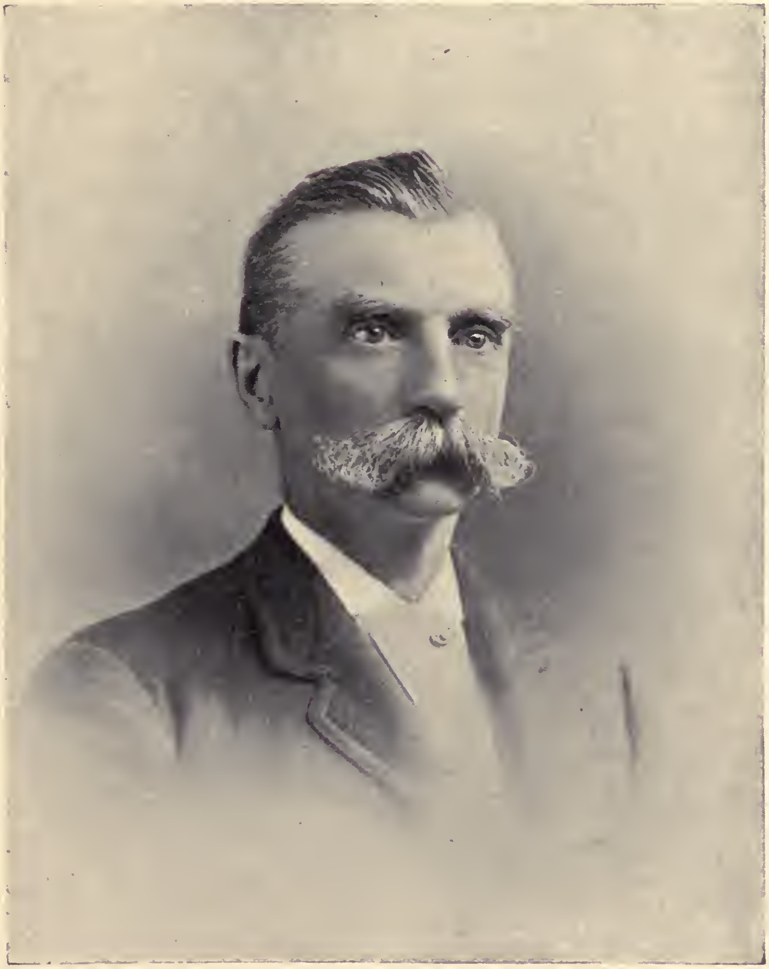
The annual dinner was held on December 27 at the Windsor Hotel, and was graced by the presence of the ladies, who highly enjoyed the ball which followed.

The year 1888, it may be stated, was an eventful one in the history of the Association. As previously stated, the relations of the Association with the various railway and transportation companies had become somewhat strained, and there appeared to be every indication that the close relationship which had so long existed would come to an end. Happily, however, the crisis was averted. The question involved was one concerning the liability for baggage, which was overcome by the placing of a new form of contract upon the back of the certificate, which required the signature of the commercial traveller carrying the goods, as well as that of the owner of the goods themselves.

In the Spring of 1888, also, the Association was compelled to vacate the quarters which they had occupied so long on St. John street, and were fortunate enough to secure a suite of rooms at the corner of St. James and McGill streets—one of the best corners in the business portion of the city.

The year was also memorable from the fact that the members of the Association were called upon to mourn the loss by death of one of its most active and energetic workers—Mr. Alexander Gowdey—whose decease occurred on May 22. The news of his death caused the most profound expressions of sorrow among his late associates. A meeting of the Board of Directors was held, at which resolutions of condolence with his bereaved wife and family were unanimously adopted. A subscription list was also opened at the rooms of the Association to purchase a suitable monument to his memory, which monument was subsequently erected over his grave in Mount Royal Cemetery.

The excursion to New York City in September was a notable event in the annals of the Association for this year. It started on the morning of September 5, and proved, most decidedly, a delightful and enjoyable event. In the special



DAVID WATSON.

train of seven cars which left Montreal on the date mentioned were a large number of commercial travellers, together with their wives and friends. The first night was spent at Saratoga, the Hudson River boat being taken at Albany the following morning. A general desire was expressed by those who took the excursion that it might be made an annual affair.

The annual election of officers for the year 1889, held on December 15 of the previous year, resulted as follows: president, Fred. Birks; vice-president, Gustave Piche; treasurer, R. B. Hutchison; directors, George Cains, William Percival, J. A. Cantlie, John Taylor, and S. S. Boxer.

The total membership had now reached two thousand and fifty-four; income, $24,401.62; expenditure, $11,723.30; net gain for the year, $12,544.37; grand balance on the right side of the books, $81,103.03.

For the year 1890, the officers elected were: president, Gustave Piche; vice-president, Fred. Hughes; treasurer, R. B. Hutchison; directors, James Croil, E. Dumaresq, George Browne, William Waugh and F. S. Cote.

Membership, two thousand one hundred and eighty; income, $26,384.25; expenditure, $15,354.48; surplus for the year, $11,029.77; grand surplus, $92,132.80.

Again the number of deaths were larger than usual, being seventeen, and the benefits paid out amounted to $10,800, notwithstanding which fact it was decided to increase the mortuary benefits, the maximum payment being fixed at $1,200.

It was during this year that, at the earnest solicitation of the Travellers' Protective Association of America, it was decided to send a delegate from the Association in the person of Mr. H. W. Wadsworth, the secretary, to the Convention of the Travellers' Protective Association, which was held at Denver, Col., in June. Mr. Wadsworth was most cordially received, and many marked attentions were shown him. Mr. Wadsworth addressed the convention at some length, and in the course of his remarks gave the full history and manner of working the Association which he represented, together with its numerical and financial strength—facts which were listened to with a great deal of attention and surprise.

For 1891, Fred. Hughes was elected president, Colonel O. P. Patten vice-president, and Fred. Birks treasurer. The directors were—John Taylor, R. C. Simpson, D. D. Black, Max Murdock and F. P. Benjamin.

The membership was reported to be two thousand two hundred and fifty-one ; income, $27,721.64 ; surplus, $15,880.02 ; grand surplus, $108,012.82.

On June 30, the Association was favored by a visit from the commercial travellers of the State of Maine. This being the first occasion of the kind, the Dominion Association secured the cordial co-operation of the Mayor and Aldermen of the City of Montreal, and extended a most hearty welcome to the visitors from the States, and there is every reason to believe that the efforts to amuse and entertain them were highly appreciated and enjoyed.

During the year the directors were called upon to deliberate upon important questions in connection with railway concessions, and in the settlement of the points involved they were cordially assisted by the members of the Board of Trade.

The president elected for 1892 was Fred. Hughes ; vice-president, R. C. Simpson ; treasurer, Fred. Birks ; directors, Alfred Elliott, Jas. L. Gardner, John E. Wright, R. G. Stokes and Charles Gurd.

The roll of members was now reported to count up two thousand three hundred and forty-nine. The income for the year was $29,544.72 ; expenditure, $19,680.80 ; net gain, $9,628.34 ; and total surplus, $117,628.69

The amount paid out for benefits was $15,464.72.

In the course of the summer, an excursion to Portland, Me., was organized by the Association, and proved a success in every sense of the word. The commercial travellers of Portland and the citizens of that place generally, tendered a public welcome, and treated the members of the party in the most cordial and hospitable manner possible.

This year witnessed the organization of a benevolent fund for providing assistance to members who might happen to be in destitute or helpless circumstances ; rules and regulations being formulated for the government and distribution of the same.

For 1893, the officers were : president, George L. Cains ; vice-president, Joseph H. Morin ; treasurer, Fred. Birks ; directors, David Watson, James Armstrong, Max Murdock, F. X. de Grandpre.

Membership, 2,394 ; income, $30,326.08 ; expenditure, $17,804.04 ; surplus, $12,370.33 ; grand total surplus, $129,999.02.

Another move on the part of the Association became unavoidable this year, owing to the demolition of the building which they then occupied on St.

James Street. New and far more commodious quarters were secured in the Board of Trade building, the proper furnishing of which necessitated considerable outlay. However, the members did not object to this, as the result was a handsome suite of rooms in which they feel quite at home when in town, and which are also visited by many distinguished strangers.

The 20th annual meeting was held on Saturday evening, Dec. 15th, 1894, in the Hall of the Fraser Institute, University street.

The annual reports were submitted by the Board of Directors, which was composed of the following: David Watson, president; Wm. McNally, vice president; Chas. Gurd, treasurer; and Messrs. Geo. H. Bishop, Jas. L. Gardner, John Hughes, E. D. Marceau and T. L. Paton, directors. The report showed a net gain of 120 members over the preceding year, making a total membership of 2,314. The largest death roll in the history of the Association was reported,—no less than 26 of the members having been removed by death during the year. After paying $24,051.37 in death benefits and weekly accident indemnities, there remained a balance over and above working expenses of $4,033.91, which, added to capital account, made an aggregate of $134,032.93.

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J. H. MORIN.

DOMINION COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

To thinking Commercial Travellers one of the best and easiest methods of insurance is that of the Dominion Commercial Travellers' Mutual Benefit Society. This Society was formed at a meeting held at the Windsor Hotel, Montreal, January 2nd, 1886. Among those present were A. B. Hutchison, Frederick Birks, C. K. A. Adams, Alexander Gowday, A. C. Beach, W. G. Beach, John Taylor, Thomas Harries, Robert White, J. J. Hodges, C. Gyde, J. Croil, E. Dumaresq, A. H. McKee, E. Lichtenhein, C. H. Cochrane, G. R. Locker, S. Woods and H. W. Wadsworth.

At a subsequent meeting held on January 16th, 1886, the following were appointed a provisional Board of Directors: W. Percival, John Stephens, Frederick Birks, C. K. Adams, E. Lichtenhein, S. Woods, C. Gyde, Robert White, J. D. Rolland, Charles Gurd, D. L. Lockerby, E. B. Goodacre and H. W. Wadsworth. The Board was empowered to elect its own officers, and at its first meeting Frederick Birks was unanimously chosen President, C. K. Adams, Vice-President, and H. W. Wadsworth, Secretary-Treasurer. Mr. Birks was re-elected in 1887, and was succeeded by John Stephens, who occupied the chair for two successive years, and in turn was succeeded by Dr. Charles Ault, who filled the position during the years 1890 and 1891. In 1892, Robert White was elected President by acclamation, and was succeeded in 1893 by B. Reed. Edward H. Copland was elected President in 1894.

During the first year of this society's existence, 406 applications were passed for membership, and the roll has gradually increased until there are now over one thousand (1000) members in good standing.

This society has for its object the payment of benefits to families, heirs or legal representatives of the deceased member. The said benefits are raised by means of assessments made on all the members of the society. This organization is not only for the benefit of members of the Dominion Commercia Travellers' Association, but for members in good standing of any of the Commercial Travellers' Associations in Canada. Applications for membership must be accompanied with the sum of one dollar for entrance fee, also with the amount of one assessment of $1.10, if under twenty-five years of age ; one dollar and twenty cents, if twenty-five years old and under thirty ; one dollar and thirty-five cents, if thirty years old and under thirty-five ; one dollar and fifty cents, if thirty-five and under forty years ; two dollars, if forty and under forty-five ; and two dollars and fifty cents, if forty-five and under fifty. Regular assessments are made on each member on the first days of February, April, June, August, October and December in each and every year. Should the regular calls or assessments not be sufficient to meet all death claims, and also keep the reserve fund up to the amount sufficient to pay two claims, the trustees have power to order such special assessments as may be required. If the assessments yield more than is required to pay death benefits, the surplus is added to the reserve fund, making assurance doubly sure.

The benefits arising to the heirs of deceased members are a sum not exceeding one thousand dollars.

The Board of Trustees of this society consists of the President and Vice-President, elected annually, and a Secretary-Treasurer and ten members of the society, all of whom must be resident in Montreal. The ten members last mentioned are elected every two years, five retiring annually, the retiring trustees being eligible for re-election. The Secretary-Treasurer is the only paid officer of the board. He is appointed by the trustees and his remuneration is determined upon by them.

The present membership of the society is over one thousand. The average cost at present for one thousand dollars insurance is from seven dollars and sixty cents to sixteen dollars per annum, according to the age at time of entry. Every commercial traveller in the Dominion, who is eligible, should belong to this society, offering as it does a large policy for a low premium with undoubted security and prompt payment. During the year 1893 there were only five death claims, which was very small in a society of one thousand members. In the year 1893 the surplus in the treasury was over ten thousand dollars. Mr. H. W. Wadsworth has been Secretary-Treasurer since the organization of this society, and has most capably fulfilled the duties of his office.

BIOGRAPHICAL SKETCHES

of Prominent Public and Business Men, and Officers and Members of the Dominion Commercial Travellers' Association.

JAMES A. CANTLIE.

James Alexander Cantlie was born June 5th, 1836, at Clunymore, Mortlach, Banffshire, Scotland. He was educated at the school of Mortlach, and in 1854 went to Aberdeen to learn the dry goods business. He commenced work in the employment of Patrick Collie, with whom he remained in business until the death of that gentleman. He then engaged with the firm of Pratt & Keith. He made a thorough study of the dry goods business in the old country, and was regarded by his employers as one of the most promising men in the trade. He was of an ambitious temperament, and naturally looked toward the New World as a place wherein he might have greater scope to attain the success he desired. Consequently, in 1863, he came to Montreal. He first entered the employment of William Stephen & Co., of which George Stephen (now Lord Mount Stephen) was the senior member. From 1863 to 1865, Mr. Cantlie travelled between Montreal and Toronto. He then became buyer for William Stephen & Co. in the English market, and continued in that position until their business was sold out in 1867. Mr. Cantlie remained in the woolen trade with George Stephen until 1869. He then formed a co-partnership with Alexander Ewan and William Stephen. When Mr. Cantlie came to Montreal, he made the best possible connections in engaging in work with William Stephen & Co., George Stephen being regarded as the pioneer of the Canadian woolen manufacturing industry. With the valuable experience that Mr. Cantlie had gained when he first went to work in Scotland, and afterwards in his work with the firms mentioned in the Dominion, and with the knowledge gained by his being brought in contact with the best men in the trade in England, he has become one of the most influential men in the Dominion.

WILLIAM McNALLY.

Mr. Wm. Stephen retired from the firm in 1876, and Mr. Ewan in 1890, and then Mr. Cantlie became sole proprietor of the business, the firm's name being Jas. A. Cantlie & Co. As general merchants and manufacturers' agents in woolens and cottons, this company does an extensive business. Mr. Cantlie represents, among other Canadian houses, the Cobourg Woolen Co. (Ltd.,) R. Gemmell & Son, Yarmouth Woolen Mills Co., Yarmouth Hosiery Manufacturing Co., Almonte Knitting Co. (Ltd.,) and he is the sole agent in Canada for Hargreave & Nusseys, woolen manufacturers, Leeds, England, and for Wm. Roslington, manufacturer of plain and fancy dress "Meltons," Mount Mill, Leeds, England. Mr. Cantlie is Vice-President of the Cobourg Woolen Co., and Managing Director in the Almonte Knitting Co.

Mr. Cantlie's success in life has been mainly due to his own efforts. No matter what may be one's abilities, they are not worth much unless properly applied. Mr. Cantlie has always been an earnest worker, and whatever he has undertaken he has always endeavored to develop in the best manner possible. He is a man of a great deal of prudence and sound judgment, and once he has made up his mind as to the proper course to pursue, he will never swerve from his purpose until the end is gained. He is a man of the strictest probity, and has gained the full confidence and esteem of his fellow-citizens. He is not only one of the best known men in Montreal, but has most valuable connections abroad, where he is held in the highest regard. In matters pertaining to the general interests of the city, Mr. Cantlie has been always not only generous in his assistance financially, but has done still more by his zealous work in the promotion of such interests. His business relations have made him an associate of the most distinguished men in the Dominion, and in such connections his advice has always been sought, not only for the soundness of his judgment, but also because he is well known to be a man of exceedingly liberal views. There are no narrow prejudices harbored in the mind of Jas. A. Cantlie; on all subjects he takes a view which embraces the full circle of the horizon.

In the days before there was organized a commercial travellers' association, upon the death of a traveller who left his family without means, oftentimes subscriptions were sought to aid such family. Considering the importance of the commercial traveller in the community, Mr. Cantlie considered that it was derogatory to the pride of commercial travellers in general to seek any such assistance. Consequently, he was one of the first who began to talk about the necessity of forming a Commercial Travellers' Association. It was largely due to his efforts that the Toronto Organization was formed. He became an influential member of that association, and when, in 1875, it was determined to secede from that association and organize a new one, Mr. Cantlie was one of the principal members in founding the new organization in Montreal, known as the Dominion Commercial Travellers' Association. The history of this great movement is told fully elsewhere in this history. Mr. Cantlie became the second President of the Dominion Commercial Travellers' Association and has always been one of its most distinguished members, and has done his utmost to further the interests of the association. Were it not for the efforts of such men as he, such organizations, which are for the benefit of the many, would never be founded.

Mr. Cantlie is Vice-President of the Board of Trade, having been elected to that office in 1893. He is one of the most prominent members of the Board of Trade, and is, at the present writing (1894), serving his fifth year as a member of its council. At the time that the new Board of Trade building was to be erected, Mr. Cantlie was one of the most active members on the building committee. He has been a member of that committee since its inception. At the time when grave doubts were expressed as to whether the new Board of Trade building would be erected, Mr. Cantlie went to work and personally infused such confidence into the enterprise, and by his own convictions as to its success aroused such enthusiasm, that it was not long before the necessary capital was subscribed, and the magnificent building, which is one of the greatest beauties of the city, is largely the result of the work he did on the building committee.

Since the above was written he was elected by acclamation, President of the Montreal Board of Trade for 1895.

Mr. Cantlie is President of the Dominion Transport Company ; a governor of the Montreal General Hospital and a member of St. Andrew's Society, and an active member of St. Paul's Presbyterian Church, of which he is an elder. He is also a member of the St. James and the Fish and Game Clubs.

Mr. Cantlie married, May 10th, 1866, Eleonora Simpson Stephen, a sister of Lord Mount Stephen, and cousin of Sir Donald Smith. Of this marriage four sons and one daughter survive.

GEORGE LIGHTALL CAINS.

Mr. George Lightall Cains, of S. Greenshields, Son & Co., is a native Canadian, having been born in this country in 1857. He was educated in Montreal and finally settled in that city in 1873. He commenced his commercial career in 1875 when he entered the service of S. Greenshields, Son & Co., of which his brother, Mr. John L. Cains, was then a partner.

Mr. George L. Cains has remained with the firm ever since, and was admitted as a partner in 1891. For a number of years he represented this house in the Lower Provinces, and by his energy and business ability he succeeded in materially extending their trade and establishing it on a sure and sound footing. During the past few years he has attended chiefly to the buying of the Canadian goods, the home manufactured products having become a very important branch in the business of the firm. In this line Mr. Cains is a thoroughly recognized expert. With the establishing of so many cotton and woolen mills in Canada during the past few years, many lines of goods are manufactured here that hitherto had to be imported. The long experience Mr. Cains has had in home manufactures has rendered his services of especial value to the firm. He was President of the Dominion Commercial Travellers' Association for 1893, his election by a large majority for this post of honor shewing his popularity with his late *confrères* on the road. He is a Director of the Dominion Blanket and Fibre Company, and has long been prominently connected with the Montreal Amateur Athletic Association. Mr. Cains has been a member of the Board of Trade since 1887.

In social life he is also a general favorite, and in all charitable movements he is ever prominent.

DAVID WATSON.

David Watson, President of the Dominion Commercial Travellers' Association, was born in Arbroath, Forfarshire, Scotland, in 1842. He was apprenticed in his native town to a druggist named George Shield, a member of the Pharmaceutical Association of Great Britain. It was there that Mr. Watson began the study of the profession which he was to make his life work, and in which, in a new land, he was to win distinction and honor. Earnest in purpose and untiringly persevering in application to study, David Watson, early

FRED BIRKS.

in life, evinced those traits of character, which are a heritage valuable beyond price, and which, when fully developed, crown with success the efforts of the self-made man. David Watson is pre-eminently a self-made man. The position which he occupies in the Dominion to-day is far reaching in its influence beyond the immediate circle of his own profession. It is the influence of the example of what a man may accomplish, unaided except by his own efforts, with the reserve power of great force of character and indomitable energy.

Mr. Watson had served only three years of his apprenticeship, when his family determined to come to Canada. During this time his ability had been recognized in that he was placed in charge in the dispensing of all prescriptions for the hospital in Arbroath, which gave him a most valuable experience. On leaving the old country, he was given recommendations from the best medical authorities in Forfarshire.

A brother of Mr. David Watson's had settled in Montreal, and had prepared a home for the rest of the family. On the journey here in 1857, one of those ill-fated accidents occurred, which are calamities to the community and griefs to the individual which leave their deep impress for life. In the memorable and lamentable loss by fire of the steamer "Montreal," on its journey from Quebec to Montreal, Mr. Watson's mother and two sisters perished. He himself, his father and sister were saved.

Shortly after his arrival here, Mr. Watson secured a situation with the late Dr. W. E. Bowman, during whose studies he had entire charge of the business. He left that position to take one with Carter, Kerry & Co., in about 1860. He had no capital, but he had that which was worth its weight in gold, ability and experience rightly applied, and ambition never satisfied with ordinary success, but always seeking for higher results. With such qualities a man does not remain an employee, but soon has a directing influence and a guiding hand in the management of affairs, and he became a partner in 1873, the firm being changed to Kerry, Watson & Co. Mr. Watson is a member of the Pharmaceutical Association of the Province of Quebec. He is, and has been for seven years, President of the College of Pharmacy, and before the founding of the college, was one of the subscribers to the first course of lectures on Chemistry and Materia Medica under the auspices of the above Association. During his administration, a building has been purchased and one of the best equipped colleges in the Dominion established.

For seventeen years Mr. Watson has been a member of the Dominion Commercial Travellers' Association. In this powerful organization he was soon recognized as a leading spirit. He served on numerous committees, particularly, for about five years, on that pertaining to educational matters. He served in the Board of Directors, and had many times been requested to become the President. In January, 1893, he consented to be elevated to the chair.

Mr. Watson has been for many years a member of the Board of Trade. He is a man of domestic habits, and prefers the seclusion of home life and the amenities of social duties and pleasures.

J. H. MORIN.

J. H. Morin was born November 11th, 1855, at Deschambault, Quebec. He came to Montreal in 1860, where he entered the Commercial College in 1863. In 1872 he engaged in business with R. C. Jamieson & Co., and has been connected with that firm for over twenty-two years, and has travelled for them ever since, having covered the road from the Atlantic to the Pacific. Mr. Morin belongs to one of the oldest families in Lower Canada ; a member of this family came over from France on the first vessel that crossed early in the seventeenth century and settled at Port Royal, now called Annapolis. Mr. Morin has been very successful in business and owns considerable property in Montreal. He is one of the oldest members of the Dominion Commercial Traveller's Association, having joined it at its start. He has always taken a lively interest in its affairs and became a director in 1891 and vice president in 1893.

WILLIAM McNALLY.

William McNally, who was elected Vice-President of the Association in December, 1893, was born in Montreal on June 22nd, 1855, and was educated at the Christian Brothers' Academy. When scarcely twelve years old he commenced his business career in the office of James Robertson's paint and metal works, in which position he remained for several years.

Some six years afterwards,—when eighteen years of age,—he commenced travelling in the same lines of business, and three years later, in 1876, commenced business for himself in builders', contractors' and gas works' supplies, under the firm name of W. McNally & Co., and has ever since successfully conducted the largest business of this kind in the Dominion.

Mr. McNally married in 1880 and has four children. He is a director of the People's Mutual Building Society, a member of the Montreal Board of Trade, and is connected with several social and athletic organizations.

FREDERICK BIRKS.

Frederick Birks was born in Montreal in 1848, and was educated there at the High School. He first entered in business with Crawford & Co., then agents for Barber's linen threads and Clarke's cotton. He succeeded Crawford & Co. in business, and later sold out and entered the firm of Belding, Paul & Co., this was in about 1875. He has been travelling for about twenty years, covering the entire Dominion. He first was head salesman with Belding, Paul & Co., and at the end of five years was admitted as partner in the concern. He manages the entire business with Mr. Paul as senior partner. Mr. Birks has had occasion to go abroad several times in connection with his business. He is regarded as being one of the best informed men in the work in which he is engaged. He was the first President of the Dominion Commercial Travellers' Mutual Benefit Society. He has always been regarded as one of the most valued members of the Dominion Commercial Travellers' Association, of which he was Treasurer in 1893.

CHARLES GURD.

The Treasurer of the Association, Charles Gurd, is the sole member of the large and celebrated firm of Charles Gurd & Co., ginger ale and soda water manufacturers, whose reputation for ærated beverages and medicated waters is almost universal. His education was imparted to him at C. P. Watson's Commercial School, and afterwards at the Montreal High School. At the age of fourteen he commenced his business career in the chemical and drug business, in which line he travelled in Western Canada for a number of years. For the past twenty-eight years, however, he has devoted his attention to the business of which he is at present the proprietor and the active manager. His knowledge of chemistry, acquired while in that line of business, supplemented as it

CHARLES GURD.

was by a special course at McGill College when he was a young man, has been of invaluable service to him in the manufacture of mineral water.

He takes an active interest in all of Montreal's leading charities, being a life governor of both the General Hospital and the Protestant Hospital for the Insane. He is vice-president of the Travellers' Mutual Benefit Society, and has been a prominent member of the Montreal Board of Trade for a number of years.

H. W. WADSWORTH.

Mr. H. W. Wadsworth, the efficient and courteous secretary of the Association, was born in Burlington, Vt., on 1st May, 1847; his parents being English by birth—his grandfather, the late John Wells, architect, in his lifetime being one of the best known men in Montreal. Mr. Wadsworth may very justly claim to have been one of the pioneer commercial travellers. His first trip on the road was made in the interests of the firm of Munderloh & Steencken, importers of German dry goods, etc., in which position he gained a practical knowledge of the life of a class with which he was subsequently to become so closely connected. He remained with the firm mentioned until it went into liquidation, and then accepted an important position with the National Express Company, which he held for a number of years. In 1883, the secretaryship of the Association being about to become vacant, Mr. Wadsworth made application for the position, and was selected from among thirty-seven other candidates, he being provided with the most flattering testimonials, and the act of the board of directors then has been more and more justified every year since. Mr. Wadsworth is an ideal secretary, hard-working and careful, always at his accustomed post, affable and courteous to the members and the public. The amount of work pertaining to the position is very great—not only at the beginning of the year, when membership certificates are renewed—but all the year through. The secretary, however, is ever ready to respond to the demands made upon him. How well he has performed the duties of his position, none know better than the members of the Association themselves.

MAX MURDOCK.

One of the most influential members of the Dominion Commercial Travellers' Association is Maxwell Murdock, who was born in Pictou, Nova Scotia.

H. W. WADSWORTH.

His father was the late Alexander Murdock, Esquire, of Beaches Road, Picton. He is of Scottish parentage, and has many of the excellent traits of character which have made that race so prominent in the colonization of America. He graduated from the Academy at Pictou, one of the most celebrated educational institutions in the Dominion. From this Academy some of the most distinguished men of the Dominion have graduated. Among them Sir William Dawson, recently Principal of McGill College, Montreal, and George M. Grant, D.D., Principal of Queen's College, Kingston, Ontario. Mr. Murdock spent a few years of commercial life in his native place, and then came to Montreal in 1887. He identified himself with the house of James Coristine & Co., one of the largest houses in the hat, cap and fur trade, as traveller, and has since remained with them, working principally in Nova Scotia and Western Ontario, and has been highly successful. This is due not only to the excellent manner in which he conducts his work and to his most valuable business experience, but is also to be attributed to the kindness and geniality of his disposition. He is a man who makes friends everywhere and has established a very large trade, and he not only holds his customers but is constantly increasing the connections of the house for which he travels. His many years of travelling have made him an excellent judge of character. He is broad-minded and very liberal in his views, and having excellent judgment is rarely mistaken in his estimate of men. While exercising prudence in business relations, he, at the same time, never hesitates to adopt new methods when he sees they will further the interests of business. These are characteristics which are essential to the highest success to be gained in the onerous duties of a commercial traveller. With Mr. Murdock's experience and with the valuable connections that he has established should he ever start in business for himself, there is every reason to believe that he will become eminently successful.

Mr. Murdock joined the Dominion Commercial Travellers' Association in 1878, and has been elected three successive terms on the board of directors, serving his fifth consecutive year at present writing (1894). He is the senior member of the board, and one of its most earnest and zealous workers. Since he first became a member of the organization, and especially since he has been a member of the board of directors, Mr. Murdock has always done his utmost to promote the welfare of the Association. There has been no movement of an important character to which he has not contributed at least his share of work.

MAX. MURDOCK.

And he has done this with an intelligence and directness of purpose which have been instrumental in the accomplishment of much good to the Association. One thing directly due to his efforts was the consummation of arrangements with three railroads in Nova Scotia—the Windsor & Annapolis, the Western Counties and the Nova Scotia Central, by which very much better rates and accommodation were obtained for commercial travellers. The commodious and elegant rooms of the Dominion Commercial Travellers in the new Board of Trade building were planned by Mr. Murdock, and in their general arrangement as regards convenience and at the same time artistic effect, they could not be improved upon.

At the meetings of the Dominion Commercial Travellers' Association, Mr. Murdock's influence and advice are held in the highest esteem, as he is thoroughly acquainted with the history and the laws of the Association. He always has the courage of his convictions, and never hesitates to say and to do what he regards as being to the best interests of the Association.

JAMES ARMSTRONG.

James Armstrong, by reason of his sound common sense and practical manner of dealing with the affairs of this life, whether in commercial life or in the social circle, has succeeded in making a position for himself such as is attained by few who had even more opportunities of advancement than he.

Mr. Armstrong was born at Airdrie, Scotland, in the month of February, 1854. His father, John Armstrong, was a native of the County of Armagh, Ireland, and when young Armstrong was but a child, emigrated to Canada. James received his education in Montreal, but left school at the age of fourteen to enter the boot and shoe business, in which, altogether, he has been engaged for a period of twenty-five years. For eight of those twenty-five he was in the employ of Messrs. Donovan & Williams; one with Mr. Geo. T. Slater, and during the past sixteen with Messrs. Cochrane, Cassils & Co. For nineteen of those years he has been travelling on the road, and is thoroughly appreciated by his numerous patrons, who are scattered all over the Dominion.

He was married in 1887, and now has two sons.

JAMES ARMSTRONG.

FRS. X. D. DE GRANDPRÉ.

A gentleman of undoubted integrity, well informed on all those subjects which go to make up the successful man of business, one who has travelled extensively and profited thereby, a staunch friend, whole-souled and heart—such is the estimate which those who know Frs. X. D. de Grandpré place upon him.

Mr. de Grandpré was born at Berthier on December 29, 1861 ; he studied at the Berthier Academy, and subsequently entered St. Catherine's College, Montreal, from which institution he graduated when he had attained his eighteenth year. Then he entered the employ of L. Tranchemontagne at Berthier, and became connected with the firm of Caverhill & Kissock of Montreal eleven years ago, having been on the road for them ever since. For this concern he has travelled extensively in Europe, visiting England, France, Germany, Italy, Belgium, etc.

In social circles he is well-known and liked ; he is married and has two charming children. The only club of which he is a member is the Cercle Saint-Denis.

He was elected a member of the directorate of the Association in 1893.

MAURICE E. DAVIS.

The subject of this sketch is the son of Mr. S. Davis, of Montreal, the founder of the firm of "S. Davis & Sons," the largest cigar manufacturers in Canada.

Mr. Davis was born on the 25th day of March, 1863, and at the age of fifteen started on the road, in which sphere he remained until the year 1888. Being an apt scholar he rapidly became throughly conversant with all the details of his business, and to-day there is no better posted man in the cigar business in Canada.

He knows the country from Halifax to British Columbia, and consequently is one of the best known and best informed travellers in Canada. He has also travelled extensively in Europe.

For a number of years he has been manager for the firm of S. Davis & Sons, and the present prominence of that firm is in no slight degree attributable to his able management.

F. X. D. de GRANDPRÉ.

He is also a member of the firm of D. Ritchie & Co., cigarette and tobacco manufacturers.

Mr. Davis is an active member of the Montreal Board of Trade, and a director of the Dominion Commercial Travellers' Association.

ALFRED ELLIOTT.

Alfred Elliott was born in Montreal, August 16th, 1845. His first position, after leaving Dutton's Academy in 1861, was with W. & R. Muir's wholesale dry goods establishment, in which place he remained for twelve years, when that house went out of business. The next position was with Wm. McLaren, wholesale boots and shoes, for whom he travelled, when he was offered the same position in the same business with the late firm of Smardon & Young, at a very much larger salary, and which he accepted. Mr. Elliott thought he would prefer his old business, and so next engaged with the firm of S. Greenshields, Son & Co., but on account of poor health had to give up travelling on the road. From 1880 to 1885 he was engaged in the employ of J. G. McKenzie, wholesale dry goods, and during this time he remained home. He then engaged with H. A. Nelson & Son, the largest wholesale fancy goods house in the Dominion, where he has been employed as a traveller up to the present time.

As a traveller he has been very successful, and has very large business connections on the Grand Trunk Railway, east of Kingston, and on the upper and lower Ottawa, which grounds he has travelled at different times for the past twenty years.

The value of his services as a member of the Dominion Commercial Travellers' Association were acknowledged in his having been on the Board of Directors for two terms, and, in 1893, he was a candidate for the vice-presidency.

JAMES LAVENS GARDNER.

James Lavens Gardner's claim to distinction in the city of Montreal is due not alone to his connection with the Dominion Commercial Travellers' Association as a member of the Board of Directors, although he considers that honor

MAURICE E. DAVIS.

enough in one way. He is a leader in all amateur athletic sports, and his circle of friends and acquaintances in that direction may be numbered by the thousand.

He was born at Montreal on November 15, 1856, and attended the High School up to the age of fifteen. He then began to work for his father, Mr. John Gardner, the well-known dealer in drugs; leaving his father he next entered the employ of H. Sugden Evans & Co., but fourteen years ago became connected with his present employers—Messrs. Tellier, Rothwell & Co.

Mr. Gardner has been prominently connected with the Montreal Athletic Association as a director and in other capacities for a number of years; he is vice-president of the Montreal Lacrosse Club, the Montreal Snow Shoe Club; he has also been a member of the Victoria Rifles for fifteen years, and for the last three has acted as Sergeant-Major; then, too, he is a director in the Victoria Armory Association.

JOHN E. WRIGHT.

One of the prominent members of the Dominion Commercial Travellers' Association is John Edward Wright. He was born September 6th, 1854, at Borford, Stanstead County, Quebec. He is of English parentage. He came to Montreal to live when quite young, and was educated in the British and Canadian school of that city. He first started in business with Sutherland, Lindsay & Co., with whom he remained about ten years. He travelled for this company mostly in the lower provinces. He then went to work for Mark Fisher, Sons & Co., and for John Fisher, with whom he remained about two years. He next accepted a position with Douall & Gibson, wholesale clothiers, whom he now represents. He travels mostly in the St. Johns River District, New Brunswick, in the Eastern Townships of the Province of Quebec, and in the Ottawa Valley up to Sault Ste-Marie. Mr. Wright is an experienced business man, and has succeeded in establishing exceedingly valuable business connections.

He joined the Commercial Travellers' Association in 1882. He became a member of the Board of Directors in 1891, and served in that capacity for two years. In all measures tending towards the welfare and promotion of the Association, Mr. Wright has always been among the first to do his share of the work.

ALFRED ELLIOTT.

ROBERT G. STOKES.

Robert G. Stokes was born in Oxfordshire, England, March 3rd, 1847. At fourteen years of age he engaged in the wholesale dry goods business, which branch he followed in London for about twenty years. The principal house he was with was that of John Howell & Co., St. Paul's Churchyard. He then went to the West Indies, where he was engaged for himself in the general merchandise business for about four years. Then he came to Montreal, and for about two and a half years was in the employ of Sutherland, Lindsay & Co., and when they dissolved he engaged with James Johnston & Co., with whom he has been for the past eleven years. Mr. Stokes in his travels covers the territory of the Ottawa Valley. He is one of the most popular members of the Dominion Commercial Travellers' Association, and was a member of the Board of Directors in 1893.

ÉDOUARD DÉSIRÉ MARCEAU.

For a comparatively young man this gentleman has certainly achieved a larger measure of success than falls to the lot of the great majority of commercial travellers.

His father was M. Damase Marceau, while his mother's maiden name was Geneviève Bertrand. They resided at St. Michel de Bellechasse, where young Marceau was born on December 8, 1858. He received his education at the Commercial College of Montmagny, P.Q., which institution he left when sixteen years of age. He immediately began to work for P. H. Grandbois, who was a lumber merchant and also kept a general store at St. Casimir, near Three Rivers. He remained there for four years, and then accepted a position to represent T. Paradis, of Levis, at St. Pierre and Newfoundland. His next venture was with Messrs. Reid, Murdock & Fisher, wholesale grocers of Chicago, for whom he travelled in the West until 1886. While there he joined the First Regiment of the Illinois National Guard. He is now with Messrs. L. Chaput, Fils & Cie, of Montreal, with which firm he has now been for a period of eight years.

He married, in 1889, Miss Emma St. Denis, daughter of the oldest partner of the firm for whom he is now travelling. Four children have been the result of that marriage, but none are now living.

J. L. GARDNER.

JOHN HUGHES.

John T. A. Hughes, who was elected a director of the Association by a large majority in 1893, is a native of Weedon, where he was born in the year 1853. He received his education at Three Rivers' College, and removed to Montreal when he was in his twentieth year. It was not until 1880, however, that he entered upon his career as a commercial traveller with the firm of Kirke, Lockerby & Co., wholesale grocers. He remained with the concern in question until 1885, when he became a member of the house of Caverhill, Hughes & Co., with which he is connected at the present time.

Mr. Hughes is well liked among his associate members, and is regarded as a sterling business man in every sense of the word, and his advice has proved greatly beneficial to the Association on more occasions than one.

THOMAS LAIRD PATON.

In dealing with the rising young men of Montreal we must not overlook the name of Thomas Laird Paton, who was born in that city on the 30th day of September, 1855.

At an early age he was sent to school, and improved his time while there so well that at the age of sixteen he had completed his technical education, and laid the foundation for a successful business career.

He first entered the firm of Robert Stephen & Co., and thoroughly gained the confidence and esteem of that firm. Being a man of affable manners and genial disposition, it was not long before he was induced to go on the road, where his successes followed him. A travelling experience of eight years has made him a man who thoroughly knows the trade, and his opinion to-day is eagerly sought after by business men all over the country.

He has ever taken a keen interest in all athletic sports, and his kindly disposition, coupled with his ready manner of making staunch friends, has forced him to accept offices which occupies considerable of his time; however, he never grumbles at his self-sacrifice in the interest of those sports which tend to make a healthy and vigorous body of men. His popularity extends all over the Dominion of Canada, as is evidenced by his being elected to the presidency of the Amateur Athletic Association of Canada, and the vice-presidency of the

JOHN E. WRIGHT.

Amateur Skating Association of Canada; but Montreal is not prone to forget him and he is now president of the Montreal Amateur Athletic Association. He is a life member of the Caledonian Society, a member of St. Andrew's Society, Royal St. Lawrence Yacht Club and the Board of Trade, and last, but not least, he is a director of the Dominion Commercial Travellers' Association.

In social life he is a universal favorite, but it was not until April 30th, 1893, that he decided to take unto himself a life partner. Two children grace his household, whom we trust will be as great a favorite as his father.

GEORGE H. BISHOP.

George H. Bishop was born in Bathurst, New Brunswick, in 1852. His father, Dr. Samuel Bishop, was one of the first settlers in that place, having been sent there by the Nova Scotian government during the ship fever, and he liked it so well that he came to the conclusion that he would live there. Mr. George H. Bishop came to Montreal about twenty years ago and went into the employ of Gault Bros. & Co., with whom he remained about fifteen years. He is now practically in business for himself, representing some of the largest English houses, among others, Messrs. Sykes & Bousfield, Woollen Manufacturers, Leeds; G. A. Jones & Co., Lining Manufacturers, Bradford; Henry Matier & Co., Limited, Linen Manufacturers, Belfast, Ireland; and Hill & Sons, celebrated Irish Tweeds and Friezes, Dublin.

While with Gault Bros., Mr. Bishop's travels covered the Maritime Provinces, but now he goes only to the leading cities, covering only the wholesale trade. His business also takes him abroad. Mr. Bishop became a member of the Dominion Commercial Travellers' Association about twenty years ago, and has always taken an interest in everything appertaining to the welfare of the Association. In 1894, he became a member of the Board of Directors.

S. W. EWING.

The name of Ewing has, for more than fifty years, been connected with the coffee and spice business of the city of Montreal. Mr. S. W. Ewing's grandfather was an Irish gentleman who came to this country in the early forties and

R. G. STOKES.

at once settled in Canada, and soon after founded the firm of S. Ewing & Son, which business in a few years developed into that of S. H. & A. S. Ewing.

The subject of this sketch is the son of S. H. Ewing, and was born in Montreal in 1862. He was educated at the High School, and entered upon business life in 1879 with Messrs. Gault Bros. & Co., with whom he remained for thirteen years, five of which were spent on the road. He left the firm in question in 1891, having bought out the interest of Mr. Bourgeau, in the well-known house of Bourgeau & Herron ; and the firm name was at once changed to that of Ewing, Herron & Co.

Mr. Ewing is a member of the Board of Trade, the Royal St. Lawrence Yacht Club, the Albany Club, Toronto, the Junior Conservative Club, Montreal, the Numismatic and Antiquarian Societies, Natural History Society, and many other organizations of a like nature.

He was married, in 1891, to Miss Ethel R. Vickers, daughter of J. J. Vickers, the founder of Vickers' Express, Toronto.

ALD. PRÉFONTAINE, B.C.L., M.P.

It has not fallen to the lot of many citizens of Montreal to attain so prominent a position in the very foremost rank as the subject of the present sketch, Alderman Raymond Fournier Préfontaine, M.P. for Chambly. He is a descendant of one of the oldest and most honorable families in the Province of Quebec, his ancestors having settled here in 1680. At a comparatively early age he gave promise of extraordinary administrative ability which, coupled with the liberal education he received, soon brought him into prominence. After graduating from the Jesuits' College, Montreal, he was called to the Bar in 1873, his early career in the practice of law being marked with brilliant success. It was not long, however, before his friends and admirers became convinced that he was destined to play a conspicuous part in the political arena. In 1875, he was nominated as Liberal candidate for Chambly. The opposition he met with was very determined, in spite of which he carried the county. This was one of the fiercest contests in the history of Canadian politics, the success of Préfontaine being almost solely due to his extraordinary oratorical ability and power in convincing the electors. He sat in the Local Assembly till 1878, but was defeated in

E. D. MARCEAU.

the general election that year. In 1879, however, he was again elected, but was unsuccessful in 1881, when the Conservatives swept the country. In 1877 he was elected Mayor of Hochelaga, and re-elected in successive years till 1884. In the following year he entered the civic council as representative for Hochelaga Ward, and from this dates his career of usefulness to Montreal. Nearly all the improvements in the city during the past decade either owe their origin to Ald. Préfontaine or have received his earnest and energetic support. Whatever project he became sponsor for was sure of ultimate success, and this was often achieved in the face of bitter opposition, arising from conflicting proprietory interests. As Chairman of the Road Committee he has been instrumental in carrying out all the great improvements that have made Montreal the admiration of all visitors. To this end he has devoted a considerable portion of his time, and the indomitable energy and strength of will for which he is proverbial.

In 1886, that memorable year in the history of Canada, the eyes of the Dominion were turned to him in the bitter political contest in Hochelaga County. He carried the county as representative in the Federal Parliament in the face of all the strength the Government could concentrate, his victory being hailed with the greatest rejoicing by the nationalists on the occasion. At the general election, in 1887, he still retained his seat, although the opposition was equally strong. In Parliament he ranks high as a vigorous debater, and is greatly admired for his trenchant style of oratory.

In addition to this, Ald. Préfontaine is closely allied to several of the most important financial and commercial industries in Montreal, in which he takes an active interest. He did more towards securing an electric car service for the city than any one else. This boon to the citizens is but one of the many that he has been instrumental in conferring.

ALD. N. A. HURTEAU.

One of the most distinguished members of the Dominion Commercial Travellers' Association is Napoleon Arthur Hurteau, who, in the civic affairs of Montreal, occupies a position of the highest trust and honor and one of the greatest responsibility—that of Chairman of the Finance Committee of the City Council.

JOHN HUGHES.

Alderman Hurteau has attained the prominent position he occupies at a comparatively early age. He was born in 1857, at Longueuil, Quebec. When he completed his course of studies he came to reside in Montreal, and his first business experience was with one of the largest lumber firms in the city. He remained with this company until 1874, during which time he thoroughly mastered all the details of the lumber trade. He then started in business for himself, and established the well-known firm of A. Hurteau & Frère. During the past twenty years he has succeeded in developing this business to phenomenal proportions, and has thus established himself as one of the leading lumber merchants in the Dominion. This success has been the result of that remarkable energy, ability and foresight that have marked his commercial career. No industry has tended more to develope the commercial prosperity of Canada than the lumber trade, and Alderman Hurteau has, in the development of his own business, contributed in a marked degree to the development of the prosperity of the Dominion. His business connections extend all over the Dominion and are steadily increasing. It is difficult to persuade a man of such large responsibilities to undertake the duties of a public servant, but the city was extremely fortunate when Mr. Hurteau consented to represent St. James Ward in the Council. It was only natural to expect that a man who displayed such fine business qualities should be chosen to assist in the administration of civic affairs. He was returned to the Council by St. James Ward in 1888 ; in each succeeding term of office he was re-elected. In February, 1894, he was returned by acclamation, although at the time absent in Europe. Mr. Hurteau is an expert financier and a man of remarkable executive ability. On the Finance Committee he has done extraordinarily good work, and was unanimously chosen chairman in 1893. He has rendered valuable service to the city of Montreal in negotiating civic loans on the most favorable terms. In 1890, he went to Europe to arrange for a loan for Montreal of two and a half million dollars. He also took an active part in negotiating a loan of five millions of dollars through the Bank of Montreal. His has been the master hand in arranging loans on the most favorable terms for over twelve millions of dollars.

In April, 1894, he was unanimously elected Commissioner of the Montreal Harbor Board. In this connection he immediately gave proof of his valuable financial ability. Within a week of his election he had a resolution passed authorizing a loan of $3,000,000 for harbor improvements, a matter that is uni-

T. L. PATON.

versally acknowledged to be a necessity for the commercial welfare of Montreal, as the port of Canada.

Alderman Hurteau has been a member of the Dominion Commercial Travellers' Association for thirteen years, during a portion of which time he has served on the board of directors. He is a director of the St. Jean Baptiste Society, a member of the Board of Trade and of the Chambre de Commerce. He is also interested in several financial and commercial institutions in the city of Montreal.

J. S. BOUSQUET.

J. S. Bousquet was born at Longueuil, Que., in 1856, the son of Stanislas Bousquet, a contractor of the same place. At a very early age young Bousquet was placed at the College of Longueuil, an institution under the direction of the Brotherhood of St. Viateur, who instilled into the pupils' minds instruction of a very practical nature. The course was semi-classical and semi-commercial, thus combining the best elements of both of these admirable methods of tuition. Mathematics were given marked prominence, and the professor in charge of this branch of study was one of the best in the religious order. It was very quickly seen that young Bousquet possessed an aptitude in a degree far above the ordinary for mathematics, and consequently he awakened a special attention in his professor, who did everything that was possible to give his pupil a most thorough education in the science of figures, and to this largely is due the distinguished position which Mr. Bousquet to-day occupies in the world of finance.

However, even at an early age, Mr. Bousquet showed that he possessed abilities that denoted a great diversity of talent, as was shown by the numerous prizes received at the examinations at the end of the scholastic year, and during the time he was at college he nearly always received the first prize.

At sixteen years of age he entered upon his business career. During three years he was connected with a grocery house of Montreal in the position of bookkeeper, and he left this to enter the Banque du Peuple, of which he is to-day the manager, after having passed through all the different positions of the bank. It was natural that the young mathematician of the college should arrive at his present distinguished position, and to-day Mr. Bousquet has lost no love for his favorite study, but still derives much pleasure from this science in addition

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to the study of political economy, to which he devotes as much time each day as his onerous duties at the head of the bank will allow.

The career of Mr. Bousquet is one of the brightest ornaments to the French-Canadians, and he is a man of whom much will be expected of in the future. He is one of the most popular men in Montreal, which is largely due to his sympathetic nature. He is generous and open-hearted, and takes much interest in matters of public importance.

The last report of the Banque du Peuple shows that this institution shows very great progression, which certainly does honor to its manager, whose reports of each year draw a great deal of public attention.

Mr. Bousquet is vice-president of the Equitable Savings Loan and Building Society, a member of the executive council of the Bankers' Association, a director of the Montreal Park & Island Railway, governor of Notre Dame Hospital, a life member of the Quebec Rifle Association, and a member of the St. James and City Clubs.

E. H. COPLAND.

Edward Hunter Copland, president of the Dominion Commercial Travellers' Mutual Benefit Society, is one of the old members of the Dominion Commercial Travellers' Association, having become a member in the year 1876. He was born at Stirling, Scotland, May 11th, 1840, and was educated in Stirling, where he passed his early years, and finished his studies at the high school in Glasgow. He had no desire to enter the college, and first started in commercial life serving an apprenticeship to the shipping business in Glasgow for four years with T. C. Orr, at that time the rival of the Allans in the Canadian shipping business. This was in 1853. Mr. Copland left Scotland in 1859, entering the employ of G. & D. Shaw, the agents of the Anchor Line in Montreal. As he combined the admirable qualities found in the Scotch race, prudence, foresight, sound judgment and earnestness in application to work, he did not remain long in the employment of others, but became a partner in the firms of G. & D. Shaw, Montreal, and Shaw, Copland & Co., New York, in 1863, and did remarkably good work with these companies for about five years. He then engaged in the importing business of coal, iron, chemicals, building stone and fire-clay goods, etc., which has since occupied his attention, and he

S. W. EWING.

now controls the extensive operations of the firm of Copland & Company of Glasgow and Montreal, at Montreal. The latest branch of their business is hats and caps, which is steadily growing under the supervision of Mr. J. P. Copland, his eldest son.

Mr. Copland is a life member of the Corporation of the Trades House, Glasgow, and Caledonian Society, Montreal, and member of the Board of Trade, also of the Montreal Chess Club, and was gazetted Justice of the Peace for the city and district of Montreal, April 12th, 1879. He is president of the Dominion Disinfectant Co., and was one of the provisional directors of the Consumers Gas Co., which was incorporated especially to give cheaper and better gas to the people of the city. This was a bold undertaking, as other companies had tried it and failed, but unfortunately the company had to abandon their project on account of consumers refusing to carry out their agreement to take the gas, because the old company proposed to charge the same as the new.

Mr. Copland has always been held in the highest esteem in the Dominion Commercial Travellers' Association, and was for about eight years honorary-secretary of the Educational trust, one of its most important branches in some respects. After serving as vice-president of the Dominion Commercial Travellers' Mutual Benefit Society he was elected president in 1894. In elevating him to the chair, the Society placed its affairs under the supervision of a member whom it held in the highest regard on account of his abilities and strict probity.

HUGH PATON.

Mr. Hugh Paton, manager and secretary of the Shedden Company (Ltd.,) Montreal, was born at Johnstone, Renfrewshire, Scotland, October 15th, 1852. His father, William Paton, and his mother, Mary Shedden, sister of the late John Shedden, were natives of Kilburnie. Mr. Paton was educated in the Grammar School of Paisley, Scotland, and came to Canada in 1871, to become the private secretary of his uncle, Mr. John Shedden in Toronto, who was a prominent railway contractor, having built the Toronto and Nipissing railway, the Union Station in Toronto and other public works. Mr. Shedden was unfortunately killed on the 16th May, 1873, at Cannington, on the line of the Toronto and Nipissing railway.

In October of the same year, Mr. Paton removed to Montreal to become secretary-treasurer of the company which took up the business of his late uncle under the title of The Shedden Company (Limited), general forwarders and carriers, and cartage agents for the Grand Trunk Railway Company, etc., the manager being Mr. Thomas Symington, who died on 6th August, 1879, since which time Mr. Paton has been in full charge. He is the principal proprietor of this prominent corporation, and its development is mainly due to his skillful management, which makes him to-day one of the prominent business men of Montreal.

ALD. R. F. PREFONTAINE.

The company does the transfer of the freight of the Grand Trunk Railway Company at most of their principal stations in Canada, and has cartage, collection and storage arrangements in connection with agencies in Detroit and other western points. The company employs over one thousand men and horses.

Mr. Paton is a lover of out-door sports, having been hon.-sec.-treasurer of the Province of Quebec Turf Club for four years, and holding the same office in the Montreal Tandem Club for two years. He was also hon.-sec.-treasurer of the Montreal Hunt from 1879 to 1886, and in 1887 was elected Master of the Hunt. He has been fortunate enough on the turf to win three Queen's plates, and one hunt cup.

Mr. Paton is also a lover of agricultural pursuits, taking great pleasure in superintending the work of his farm near Montreal, where he has a beautiful country residence, in which he resides during the summer months.

He has travelled a good deal, having made several extended tours through Canada, the United States and the Continent of Europe.

He is a man who deserves the success he has attained, he is open-handed in contributing to all public charities, or to any worthy object that is brought under his notice, and is a governor of the Montreal General and Notre Dame Hospitals.

He was married, in 1884, to Miss Bella Robertson, daughter of the late Andrew Robertson, president of the Harbour Board, and during his lifetime one of Montreal's most distinguished citizens.

ROBERT MITCHELL.

The man who, through his own unaided efforts, by sheer force of character, combined with keen intelligence and the highest intellect, carves his way upward from the foot of the ladder to the top, is one who deserves the highest esteem of his fellow-men, and he stands as one of the examples for bright boys in following generations to strive their best to emulate. Such a career has been that of Robert Mitchell, one of the most distinguished citizens of Montreal.

He was born at Preston Pans, near Edinburgh, Scotland, where he was educated. He came to Canada in 1848 under engagement to Bryson & Ferrier, St. Paul street, where he remained until three years later, 1851, when he started in business for himself in St. Henri street. To-day there is no better known firm in Canada than that of Robert Mitchell & Co., whose offices and show rooms are now and have been for the past year located at No. 8 Bleury street. These premises are most commodious, and are fitted and furnished throughout with all modern improvements.

Constantly increasing business has caused Mr. Mitchell to move to larger quarters three times since he first started in business. Thirty-five years ago he removed from St. Henri street to the corner of Craig and Bleury streets, to the building now occupied by the "Daily Witness;" these premises were retained by him until a year ago, but of late years were utilized only as offices, show rooms and stores departments, as in 1887 they were obliged to extend their manufacturing branch, and a larger factory, where at present three hundred hands are employed, was built for them, at the corner of Dominion and Albert streets, St. Cunegonde.

ALD. N. A. HURTEAU.

They carry a very large stock, and manufacture to order artistic gas and electric light fixtures, supplies for engineers, plumbers, gas and steamfitters, automatic fire extinguishers, brass work, etc., etc.

Mr. Mitchell is highly respected not only for his business energy and force of character, but for his well-known charitable disposition. No one ever approached him in relation to a really worthy object, who departed dissatisfied with his reception.

Mr. Mitchell is a member of the Board of Trade, and a life member and a governor of the following institutions: Montreal General Hospital, Western Hospital, Protestant House of Refuge and Verdun Insane Asylum. He is also a life member of the Mechanics' Institute,

Mr. Mitchell married after coming to Canada. Six children were born of this marriage, and the eldest son, Richard Ramsay Mitchell, is associated with his father in business.

JOSEPH YOUNGHEART.

Joseph Youngheart, manager in Canada for the firm of Hirschel & Meyer, of London, England, was born in Lenczycy, Poland, in 1861. His father, Samuel Opoczynski Youngheart, rendered distinguished services in the Russian Army during the Russian--Turkish war, for which he was made a baronet by the Russian Government. He was Government contractor for all troops in Poland. He died suddenly in Cacouna, Quebec, in 1886, while on a visit to his sons, Joseph, Edward and Felix, all of whom occupy responsible positions in the Dominion.

Joseph Youngheart was educated in Russia and Germany; he attended the universities of the former country for three years. He came to Montreal in 1880 and started in business with Messrs. Vineberg & Co., of Montreal, where he remained for ten years, holding the responsible position of a manager. He severed his connection with this company in 1890, when he accepted the position he now holds as a manager for Messrs. Hirschel & Meyer, one of the largest fur houses in the world. Mr. Youngheart is known as the king of the fur salesmen of Canada. He is a man of great enterprise and of the highest probity, which accounts for the implicit confidence placed in him by the house he represents and by his customers.

Mr. Youngheart is a member of the leading clubs of Montreal and of the Dominion Commercial Travellers' Association. In his particular line of business he is considered one of the best buyers in the country.

Mr. Youngheart married, in 1887, Grace, daughter of William Hyman, of the long established and well known firm of William Hyman & Sons, of Gaspe, Que.

J. S. BOUSQUET.

RESIDENCE OF J. S. BOUSQUET.

COLIN McARTHUR.

Mr. Colin McArthur, whose name is famous as the first manufacturer of wall paper in the Province of Quebec, is a native of Glasgow, Scotland, where he was born in 1835. He was educated at St. Enoch's School, of that city, and for sixteen years was associated with the firm of Wylie & Lockhead, wall paper manufacturers, a large portion of this time being their manager. He came to Toronto, Ontario, in behalf of this firm, where he lived for four years. In 1870 he moved to Montreal and there established his present business.

His skilled labor he brought from Scotland, but all his unskilled labor belongs to Montreal. Since the foundation of his business in Montreal it has

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HUGH PATON.

ROBERT MITCHELL.

steadily increased, until now it is among the foremost in this country. At all exhibitions and fairs where he has exhibited his goods he has invariably taken first prizes. The exhibitions held at Antwerp, Trinidad and Jamaica may be especially mentioned, where Mr. McArthur swept everything before him.

For the past six years Mr. McArthur has been a member of the Board of Trade of Montreal.

In all charitable movements he is extremely active.

J. D. ROLLAND.

To conserve great commercial interests that becomes one's responsibility, and not only to keep them in a prosperous condition, but also to a great extent to develop and largely increase them, requires ability of no ordinary degree. Such has been the work of John Damien Rolland, who for years has been the senior partner, and has had the management of the great business established by his father, Senator Rolland, and who has attained a success that has placed him, by merit of his own efforts, in the rank of the leading citizens of Montreal. Every man should be judged by his own actions, and by this severe test Mr. J. D. Rolland is fully deserving of the distinguished position which he holds in the community.

He was born in Montreal in 1841. He was educated at the Christian Brothers' school, and later at the Jesuits College, Montreal. At the early age of sixteen years he started in business as a clerk in his father's office, but such was the rapid progress made by the young man that at the end of two years he was admitted by his father as a partner in the firm. During his business career Mr. Rolland has shown that he has inherited to a marked degree the strong characteristic traits of his father ; the same ambitious temperament, the same indomitable energy, the same powerful will to overcome any and all obstacles. He has made a thorough and practical study of his business in all its branches, believing that the master should know all the details completely, and he is an acknowledged expert in all matters appertaining to it. To the brilliant qualities and intelligent efforts with which he has conducted the business affairs, may be largely accredited the present great prosperity of this house. These paper mills produce the very best grades of paper, and they are the only ones manufacturing tub-sized and loft-dried papers, linens, book papers, etc., etc.

JOS. YOUNGHEART.

Mr. J. D. Rolland has done excellent work in the service of the people. His political career has been one of the most distinguished in municipal affairs. He represented the Hochelaga Ward for a long term of years in the City Council, previous to which he had administered the duties of chief executive, as Mayor of Hochelaga.

As an instance of Mr. Rolland's public life, it may be mentioned that when in 1892 he was defeated in his own ward on some side issue, Alderman Shorey gave place to him by retiring from St. Antoine Ward in order that Alderman Rolland should retain his seat in the Council, because it was judged that his services as chairman of the Finance Committee, one of the most important offices in the city council, could not be dispensed with.

COLIN McARTHUR.

Mr. Rolland is a member of the Council of the Board of Trade ; he is a member of the Chambre de Commerce, of which he is vice-president, and was one of the founders of the Dominion Travellers' Benefit Society; he is President of the Montreal Western Railway, and a director of the Banque d'Hochelaga, of the Manufacturers' Life Insurance Company, and president of the Colonization Society of Montreal.

He is popular in social circles, and in all public spirited matters he is exceedingly liberal.

S. J. B. ROLLAND.

Mr. S. J. B. Rolland has, for many years, been connected with the immense business established by his father, and has attained a success which has placed him by his own unaided efforts in the front rank of the leading citizens and business men of Montreal. Every man should be judged by his actions, and by this severe test Mr. Rolland has been found fully deserving the distinguished position which he holds in the community.

He is a native of Montreal, and was born there in 1851; his education was imparted to him at the Jesuits' College, and during the whole of his business career he has shown that he inherited to a remarkable degree the strong characteristics possessed by his father; the same ambitious temperament, the same indomitable energy, and the same powerful will to overcome any and all difficulties which he might encounter. In 1882, he took charge of the Rolland Paper Mills at St. Jerome, P.Q., and he at once made a thorough and practical study of every branch of the business. In consequence, Mr. Rolland is an acknowledged expert in all matters pertaining to the manufacture of paper. To the brilliant qualities and intelligent efforts with which he has directed the business, may be largely credited the present prosperity of the firm. These paper mills produce the very best grades of paper, and they are the only ones manufacturing tub-sized and loft-dried papers, linens, book papers, etc. During his residence at St. Jerome, Mr. Rolland became practically the patron of the place, and as an evidence of the good work which he accomplished for the municipality and of the high esteem in which he was held, it may be stated that he filled the office of School Commissioner and also that of Mayor. In Montreal, Mr. Rolland has always been held in the highest esteem by his fellow-citizens, and is deservedly popular in social circles. In all public charitable matters, as well as in private matters, he is exceedingly liberal.

OCTAVIEN ROLLAND.

Mr. Octavien Rolland, brother of J. D. and S. J. B. Rolland, was born in Montreal in the year 1859. He was educated at the Archambault Commercial Academy, and the Montreal College. In 1877 he commenced business as a clerk in his father's establishment, in which capacity he worked steadily until 1883, when he was admitted as a partner, and shortly after made vice-president of the Rolland Paper Co. In this responsible position he has acquitted himself with marked ability, and proved himself equal to the difficulties attending such an important post. In commercial circles, he takes a high rank, and is now one of Montreal's leading merchants. His energy and industry have contributed materially to the prosperity of the firm since he became connected with it. Mr. Rolland has been a member of the Board of Trade for several years; and is following well his father's footsteps as a promoter of trade and commerce.

J. D. ROLLAND.

S. J. B. ROLLAND.

P. DONATIEN ROLLAND.

Mr. P. Donatien Rolland, another member in the firm, was born in Montreal in 1864, and educated at the same collegiate institution as his brother Octavien. He also made his commencement in the business world as clerk in the firm of J. B. Rolland & Fils. This was in 1882, and he continued in that capacity until 1888, when he was taken into partnership, thus completing the quartette of Rollands who now constitute the firm, and was shortly afterwards made a director of the Rolland Paper Company. He has inherited his father's capacity for carrying on business successfully, and promises to be one of the leading factors in the commercial community of the future.

O. ROLLAND.

P. D. ROLLAND.

He has been a member of the Board of Trade for several years, and has always shown an active interest in that institution. His position in the firm is one of the greatest importance, and his business career shows that he is fully alive to its responsibility.

HODGSON, SUMNER & CO.

This well known firm was established in the year 1857, under the name of Foulds & Hodgson, under which style it continued until 1870, when the firm became Hodgson, Murphy & Sumner, which firm continued the business until 1879, when Mr. Murphy retired, and the present firm, composed of Jonathan Hodgson, George Sumner, Thomas E. Hodgson and James Gardner, was formed.

GEORGE SUMNER.

Their extensive warehouse is Nos. 347 and 349 St. Paul street, Montreal, where they carry a very large and varied assortment of fancy goods. This firm has become well known from the Atlantic to the Pacific, and it is through their strict integrity and straightforward business manners that they have become one of the most prominent firms in their line of goods in Canada.

R. C. SIMPSON.

Mr. George Sumner is a life member of the Dominion Commercial Travellers' Association, and acted as its Treasurer in the year 1882, and as President during 1883-84.

R. C. SIMPSON.

There is scarcely a name that can be mentioned better, known to the dry goods trade in general, and to commercial travellers in particular, than that of R. C. Simpson.

Born in Montreal on the 16th of October, 1847, and receiving a first-class education in our best schools, he commenced his business career by entering in the dry goods business in 1865, with the firm of T. James Claxton & Co. He remained with this firm until 1869, when he engaged with Cantlie, Ewan & Co., now Jas. A. Cantlie & Co., where he is still to be found.

Mr. Simpson was one of the first promoters of the Dominion Commercial Travellers' Association, and one of its most painstaking and hard working members. He was its first secretary-treasurer, and acted as such for eight years, from 1875 to 1883. The duties of this office proving too arduous, in connection with his other business, he was obliged to resign, but identified himself with, and furthered its interests, by acting as a director for four years, and as vice-president during the years 1888 and '89, to the entire satisfaction, not only of his confreres in office, but of every member of the D. C. T. Association.

JAMES CRANKSHAW, B.C.L.

James Crankshaw, B.C.L., advocate, Montreal, Quebec, was born July 20th, 1844, in Manchester, England. He was educated at Mayfield and St. Andrew's schools, Manchester, and McGill University, Montreal. His training was a legal one. In 1858, at the age of fourteen, he entered the law office of Vaughn & Lingard, of Manchester and Stockford, solicitors to several railways and Lord Edgerton of Tatton. He was afterward employed as a law clerk of W. C. Chew & Sons, solicitors, Manchester, and from 1864 to 1876 was manager for C. Nuttall & Son, solicitors, Manchester, and as such during that time was connected with many important civil and criminal cases, in the Lancashire division of the Northern Circuits. In 1876, he came to Montreal, where he was articled to the firm of Kerr & Carter, barristers. He graduated from McGill in 1882 with honors, and was admitted to the Bar in January, 1883. He has a good practice, principally in civil matters, but he has also been engaged in many criminal cases. He is regarded as one of the most distinguished advocates in Montreal.

JAMES CRANKSHAW, B.C.L.

Mr. Crankshaw is the author of the masterly work of "The Criminal Code of Canada" published recently, a work which is regarded as carrying with it the highest authority.

A. A. THIBAUDEAU.

Among the young business men of Montreal, one of the most distinguished is Alfred A. Thibaudeau, of the firm of Thibaudeau Bros. & Co., wholesale dry goods importers. Mr. Thibaudeau was born in Quebec city in 1860, and was educated at the Quebec High School. As he wished to make a thorough and practical study of the business which he was about to undertake, he entered upon his duties in commercial life at the age of nineteen with the firm of which he is now the sole active partner in Montreal. This was in 1879. After thoroughly mastering all the details of the business in this country, he removed to London, England, in 1884, to superintend the office of the company there, where he had entire charge of the purchasing abroad and all the finances.

Mr. Thibaudeau remained abroad for three years, during which time he gained a most valuable experience in that branch of the business. He returned to Montreal in 1887, where he has since had charge of the business.

A. A. THIBAUDEAU.

To be a successful merchant means not simply to know how to buy or to sell, but to be also a good judge of human nature, as the business brings him constantly in contact with men with whom the friendliest relations must be established. Mr. Thibaudeau's success is due to qualities of an exceptional nature, which have made him one of the leading business men of Montreal. The firm of Thibaudeau Bros. & Co. deal in staple goods of nearly every description known in the dry goods trade. They have an extensive connection throughout the Dominion.

Mr. Alfred A. Thibaudeau has, for some years, been an active member of the Dry Goods Association of Montreal, and the esteem in which he is held by his associates is evinced in his having been made vice-president of that corporation. He was elected to the council of the Board of Trade in 1893, and again re-elected in 1894. He is also on the council of the Chambre de Commerce.

The firm of Thibaudeau Bros. & Co. employ about twenty travellers who are constantly on the road. They are all members of the Dominion Commercial Travellers' Association.

HON. P. A. GARNEAU.

The Honorable P. A. Garneau was born in Portneuf, Quebec, in 1823. In 1839, he went to the city of Quebec. He was educated in Cap Santé. He first started in business as junior clerk in the dry goods business, in which he was engaged as an employee until 1848. He then entered into business for himself, and, in 1852, formed a partnership with L. & C. Tétu, and thus was founded the present firm of P. Garneau & Fils. Until 1861, the business was carried on under the name of L. & C. Tétu when the senior partner retired, and the business continued under the name of Tétu & Garneau until 1870. Then Mr. Tétu retired, and the firm was known as P. Garneau & Frère until 1878, when it was changed to P. Garneau, Fils & Co. They built the handsome warehouse they now occupy, in 1892, one of the handsomest structures in Quebec. The corner stone was laid in May, 1892, and the premises were ready for occupation on the 15th of January, 1893. It is one of the most substantial buildings in the Dominion. Mr. Garneau's two sons are partners in the business, but he still retains the active management, although seventy years of age.

Mr. Garneau was president of the Quebec Board of Trade for about fifteen years. He is president of the Quebec Steamship Company, and one of its founders. When the Intercolonial Railway was opened in 1876, it practically ruined the business of the Quebec Steamship Company on the St. Lawrence, but with that enterprise inherent in Canadians they opened up a trade between the Bermudas and New York, which has proved very successful. This Steamship Company also largely controls the trade of the Windward Islands. Mr. Garneau is a director in the Banque Nationale. In political life his career has been most distinguished, he having been Mayor of Quebec for the years 1871 to 1874 inclusive.

HON. PIERRE A. GARNEAU.

E. B. GARNEAU.

E. B. Garneau, son of Pierre Garneau, was born in the city of Quebec in 1859. He was educated at the Quebec High School where he remained until fifteen years of age, and was then sent to Eastmans, at Poughkeepsie, where he remained for a year, and then returned to Quebec, entering the employ of his father's firm in 1875. He was admitted as a partner in 1882, and for the past seven years has shared the active management of the business with his father. Previous to that time he travelled on the road, and established a good deal of business for the company in the Maritime Provinces. During his career as a commercial traveller he worked entirely in that territory. He became a member of the Dominion Commercial Travellers' Association in 1879, and has always taken a deep interest in its welfare. He advocates the establishment of a reading room in Quebec, and are presentation from Quebec on the Board of Directors. He is a member of the Quebec Board of Trade, and was its first Vice-President. He is now President of that body. He is a member of the Union Club, and is an

E. B. GARNEAU.

enthusiast on the subject of athletics, particularly of our national game, lacrosse.

ALLEN BROWN.

Among the prominent members of old standing in the Dominion Commercial Travellers' Association is Mr. Allen Brown, partner in the firm of William Agnew & Co. Mr. Brown is one of the original members of the Association, and has always taken an active and earnest interest in the welfare of the institution.

He was born in County Chateauguay, Que., in 1840. He left home at the early age of fourteen years and came to Montreal, where he was employed by the dry goods firm of Henry Morgan & Co. He was an ambitious boy and went to work with a zealous will, and made a thorough study of the business in which he became exceedingly proficient. He remained with Henry Morgan & Co. for nine years, after which he was induced to take a position with the wholesale dry goods firm of Mackay Brothers, with whom he remained until that firm went out of existence (1893). His career with this firm covered a period of nearly a quarter of a century, during which time he was regarded as one of the most valued employees in the service of that company. Twenty-four years' work in the service of one company is a long experience. Mr. Brown's was an exceedingly valuable one. He covered the entire territory between Halifax and the North-West periodically, but travelled especially west of Toronto. During this time he was one of the most successful representatives in his line of business, and succeeded in establishing business connections of the very best. When Mackay Brothers retired from the dry goods trade, many were the tempting offers made to Mr. Brown by other firms, but he preferred to enter into a partnership with Mr. Wm. Agnew, with whom he had been intimately acquainted for a long time. Such a partnership augured well for the success of both gentlemen in their joint enterprise. Thus far the results have fully justified the step taken. The firm, as now constituted, is becoming the best known in their special lines. Both members are most energetic business men and well adapted to their special lines of trade, which is that of high class silks and dress goods, for which there is a steadily increasing demand in this country. These are all imported from Europe, and the partners in this firm are fully alive to the necessity of keeping ahead of the times in providing for the exigencies of the trade.

Mr. Brown has been repeatedly requested to accept office in the Dominion Commercial Travellers' Association, but he has always been so busy a man, and his duties are so multitudinous, that he felt himself precluded from the possibility of accepting office, because he would not do so without devoting to it the necessary time to adequately fulfil the duties that would devolve upon him. Some day it is to be hoped he may enjoy the leisure which he will so thoroughly have earned, to be able to accept an office in the Association.

ALLEN BROWN.

F. BILLINGSLEY.

Frederick Billingsley, of S. Burstall & Co., Quebec, Montreal and London, England, has been a member of the Dominion Commercial Travellers' Association for ten years. He is a son of Captain John C. Billingsley, and grandson of Richard Billingsley who, when eighteen years of age, came to Canada from England with the 31st Regiment in 1775, during the American Revolution. Richard Billingsley was one of the defenders of Quebec when it was attacked by General Montgomery, and he served throughout the subsequent campaign. On leaving the service he obtained a grant of land from the government and settled at Carlysle. The homestead then established is still in the possession of the family.

F. BILLINGSLEY.

Mr. F. Billingsley was born at New Carlysle, April 16th, 1841. He was educated in Quebec, and entered the Burstall firm as a junior clerk in 1854. For several years he served as book-keeper and confidential clerk, and was admitted a partner in 1877. He completed forty years connection with the firm on May 1st, 1894. He has travelled extensively in connection with the business of the firm both in

Europe and America for many years. He has been managing-director of the Quebec Warehouse Company, he is ex-president of the Curling Club and of the St. George's Society of Quebec, of which he is now treasurer. For several years he was on the council of the Quebec Board of Trade.

ROBERT BICKERDIKE.

Among the citizens of Montreal who have been identified to a marked extent with the promotion of her commercial interests, none stand higher than Mr. Robert Bickerdike.

Mr. Bickerdike has been instrumental largely in the promotion of the interest which is of vital importance to the entire Dominion, namely, that of live stock.

Agriculture may be termed the back bone of the nation, and when it is in a prosperous condition, all things are prosperous. Live stock is one of the most important branches of agriculture. Mr. Bickerdike is the largest live stock exporter in Montreal, and known as the Montreal cattle king.

He is a native Canadian, his birthplace being Kingston, Ont. He was born in 1843. He is of English descent, his father being a native of York, Eng. He received an elementary education, and when he was seventeen years of age came to Montreal and entered upon his business career. He secured a position with a firm of pork packers, and he worked there until 1866. He then determined that he would go into business for himself, which he accordingly did. It was ten years later that he decided to engage in the live stock export trade, and he made his first shipment of cattle to England. He is to-day one of the largest shippers in the Dominion. It is largely due to him that the live stock interest has been developed into the important industry that it is to-day.

He has always encouraged and lent a helping hand to others in the business, and has been instrumental in numerous ways in assisting younger men in the business.

He organized the Dominion Abattoirs and Stock Yards Co., of which he is the managing director. He was also the principal factor in forming the Dominion Live Stock Association, in connection with which in the capacity of secretary he did a great deal of very laborious work. To his earnestness and zealousness may be attributed the success of the association. Always having at heart the interests of so great an industry, and with the desire to benefit it to the greatest possible extent, he founded the Live Stock Insurance Co., of which he is president.

ROBERT BICKERDIKE.

Mr. Bickerdike is a man of versatile talents, and is a financier of exceedingly sound judgment. He is the president of the Standard Light & Power Co., of which he was the promoter, and has been instrumental in the formation and promotion of numerous other interests, and is president or vice-president of at least a dozen different companies.

He has always been an advocate of the extension of the boundaries of Montreal, and has made a very close and faithful study of rapid transit. He thoroughly understands what are the needs of the city in electric railways for the suburban districts, and on this subject of so much interest to the city there is no one with whom the municipal government could more advantageously consult than with Mr. Bickerdike.

For a number of years he has been a Director of the Banque d'Hochelaga, and is now its vice-president. In banking circles he has won the highest regard as being a man whose judgment can be fully trusted.

In 1885, he became a member of the Board of Trade and has accomplished a great deal of good work on the Council in the interests of the live stock trade, and is a prominent member of the Corn Exchange.

Mr. Bickerdike operates the Canadian Pacific Stock Yards, and has always urged that Montreal should have a Union Stock Yards.

JAMES M. AIRD.

In politics, Mr. Bickerdike is a liberal of the old MacKenzie Dorion school, and it is generally expected that when Mr. Laurier comes into power, Mr. Bickerdike will be invited to occupy a seat in the Cabinet, either as Minister of Agriculture or Minister of Finance.

JAMES M. AIRD.

The name of James M. Aird is one of the best known in Montreal. It has become, in truth, a household word. Mr. Aird is a native of Canada, having been born in Outremont, Montreal, and has resided all his life here. He is a descendant of one of the old families of Montreal, his father having been born in that city in 1799. His grandfather, who was a merchant, came to Canada in 1783, from Kilmarnoch, Ayrshire, Scotland.

James M. Aird commenced business in 1877, on his own account, and has, in the bakery and confectionery business, developed one of the largest industries in that line in the country. He supplies hundreds of families in Montreal with the "staff of life," as well as many with luxuries and confections. The very name of Aird is a guarantee for pure and wholesome bread or confectionery, and his name may be seen on many of the windows of stores in Montreal. He has now three large places of business in the city. The factory is on St. Urbain street, and it supplies everything to the branch stores. His other two stores are 1859 Notre Dame and 469½ St. Lawrence streets. These places are fitted up with all modern improvements, and cleanliness is found everywhere. The ovens are all of first-class workmanship, and the machinery is operated by steam power. Mr. Aird's is the only bakery in the city that uses the latest improved machinery in the making of bread. The flour is sifted, the water is filtered, the dough is made and kneaded by machinery. In fact, this is the only bakery in Montreal where machinery is used for these purposes. Mr. Aird manufactures fancy and plain breads, all kinds of cakes and pastry, and makes a specialty of home made and quaker breads. He uses only the very best flour and the choicest sugar, and indeed everything of the best quality. He sells at popular prices. In the confectionery line, Mr. Aird has recently developed a new industry which undoubtedly will prove a great success, namely, fruit drops and medicinal drops to compete with imported goods of this class. Thus far, the manufacture of these drops has been greatly encouraged by the trade, and Mr. Aird has thus added an important industry to Canadian manufactures.

He employs between forty and fifty hands, and uses seven waggons and fifteen horses in the business.

His business has grown to so great an extent, that it takes up all his time and attention, and it is entirely due to Mr. Aird's progressiveness, integrity and uprightness that he has attained so great a success.

W. W. OGILVIE.

Agriculture is the back-bone of the nation's prosperity.

The development of any industry which works hand in hand with agricultural interests is in itself a work which places its promoter at what may be termed the industrial helm of the nation. A man who occupies this unique position wields greater power than princes. He is a king of commerce. His subjects are the tillers of the land. Such is the position occupied by the greatest individual miller in the world, William W. Ogilvie, Esq. Considering the enormous industry which he commands, on no one man is the great national source of prosperity, namely, agriculture, more dependent. From the fertile fields of the Dominion, the golden harvests of waving wheat are turned into the great elevators owned by Mr. Ogilvie. He owns forty-two elevators located in Ontario, Manitoba and the North West Territories.

Mr. Ogilvie's father started the Ogilvie milling business in the year 1801. He began his business by building a mill at Jacques Cartier, near Quebec. Shortly afterwards he erected another mill at Lachine Rapids. Such was the rapid growth of the business that in 1852, Mr. Ogilvie, in conjunction with his brothers, the Hon. A. W. and John Ogilvie, erected the Glenora Mills on the Lachine canal. The business increased phenomenally, and to meet its great requirements, mills were erected at Goderich and Seaforth, Ont. Then came the building of the mills at Winnipeg, and later the Royal Mills in Montreal.

Mr. Ogilvie's brothers retired from the business, since which time he has carried on the enormous interests himself. Then came the purchase of the City Mills. He never loses an opportunity to develop even still further his stupendous business. This was shown when he purchased the City Mills and elevator of Montreal, from their late owners, Messrs. Ira Gould & Sons.

This mill is stated to be the best situated mill on the American continent, It has a frontage of two hundred and forty feet on the main basin of the Lachine canal on one side, and on the other side it fronts the harbor of Montreal. For receiving and shipping purposes it thus has unequalled advantages.

J. H. WALKER,
CANADIAN RUBBER CO., TORONTO.

In the olden time men used to make conquest with the sword. How different today is the peaceful conquest of civilization! In the development of Manitoba, the work accomplished by Mr. Ogilvie has been a chief factor. He was the pioneer wheat buyer there, and in the great industry which he established has done more than any one in the settlement of that province. It was in 1876 when the business was started, and consisted of a small shipment of five hundred bushels of wheat. Today it annually runs up into the millions.

How largely Mr. Ogilvie has been developing the resources of Manitoba may be partly seen by the great expansion of the wheat handled each year since 1882. In 1882, the purchases of wheat amounted to 400,000 bushels; in 1883, to 650,000 bushels; in 1884, to 1,000,000 bushels; in 1885, to 1,250,000 bushels; in 1886, to 1,750,000 bushels; in 1887, to 3,800,000 bushels; and in 1888, to over 4,000,000 bushels. These figures are for the crop years. The Winnipeg mill has a capacity of one thousand five hundred barrels a day.

Mr. Ogilvie is proprietor of the City Mills, Montreal, which have a capacity of 1,100 barrels daily; the Royal Mills, Montreal, 1,800 barrels daily; the Glenora Mills, Montreal, 1,200 barrels daily; the Goderich mills, Ont., 900 barrels; and the Seaforth Mills, Ont., 300 barrels. The total daily output of his mills reaches the enormous figure of 8,200 barrels, for which 36,900 bushels of wheat are required.

Mr. William W. Ogilvie, when he first started in the milling business, made a thorough study of it in all its details. He determined years ago that his business should be the largest of its kind in existence. He adopted every possible means to accomplish this end. He determined that he would see for himself how other mills were run, and with this purpose in mind, he, in 1868, went over to Hungary to make a personal inspection of the mills there, and to find out what were the latest inventions, and to see all the latest improvements that had been put into operation. He made a thorough study of the "roller milling process" that had been adopted in Hungary, with the result that he was the first to introduce it into Canada. He thus not only introduced a most valuable feature into his business, but was the means of giving a new impetus to the milling industry of the Dominion. He has the best labor-saving machinery that can be purchased.

In 1894, Mr. Ogilvie's head miller of Winnipeg visited Buda Pesth for the purpose of finding out any improvements for the business which had been recently adopted.

Mr. Ogilvie has travelled extensively in Europe, throughout the Dominion, and in the United States, and is a most keen observer of the lands through which he travels and of their people.

One of the many instances of his progressive spirit, is when he went to Chicago in 1856 and was one of the first to ship wheat from Chicago to Canada. After the railway was completed from Chicago to Galena, and after the completion of the Mississippi and Lake Superior Railway, he shipped wheat by the Mississippi river from Red Wing, Winona and Hastings, by barge to Stillwater, thence by railway to Duluth, and east by the lakes.

From his own personal observations, Mr. Ogilvie has obtained a thorough and practical knowledge of the great development of the agricultural resources of North Western America during the past thirty-five years.

The flour manufactured from the Ogilvie Mills is sold in all parts of the civilized world. In the great milling industry there are but two others who may be mentioned as at all comparable with Mr. Ogilvie. They are Carl Haggenmacher, of Buda Pesth, and C. A. Pillsbury, of Minneapolis.

His palatial offices in Montreal are most elegantly fitted with all modern appointments. They form one of the attractions of Montreal. He has for many years been a leading member of the Board of Trade and Corn Exchange. He is president of the Board of Trade and most admirably administers the duties of that high office.

Mr. Ogilvie has been aptly spoken of as "the Napoleon of the milling business." It will be seen that this is a just comparison when one reads Emerson's summary of Napoleon's character: "That common sense, which no sooner respects any end than it finds the means to effect it; the delight in the use of the means; the directness and thoroughness of his work; the prudence with which all was done—these were characteristics of that great man of the world." Such characteristics are strongly inherent in the character of Mr. William W. Ogilvie.

Mr. Ogilvie is a native born Canadian. He is one of the descendants of the house of Angus, being the direct descendant of the famous Gilchrist, Earl of Angus, who, in the thirteenth century, was practically the ruler of Scotland. It was on account of the great services that Gilchrist rendered to his country that he was given the lands of Ogilvie, Banffshire, and it was then that Gilchrist assumed the name of the estate. As is well known, the house of Angus has been one of the most historic for the performance of great deeds in the annals of Great Britain. No members of the peerage have been more loyal to their sovereign than those of the house of Angus. One of the members of the family now living is the Right Honorable David Stanley William Ogilvie, Earl of Airlie. Many have been the local feuds in Scotland between the Ogilvies of Airlie and the Campbells of Argyle.

Mr. Ogilvie's father came to Canada from Scotland in 1800. Mr. Ogilvie, senior, saw a great deal of active service during the war of 1812, and in the rebellion of 1837. He did distinguished service as a cavalry officer.

Mr. Ogilvie not only bears a strong personal likeness to the Earls of Angus who in their family portraits can be readily traced from father to son, but he also resembles them greatly in his moral character. He resides at the princely residence, "Rosemount," formerly the home of the Duke of Connaught. When His Royal Highness, accompanied by the Duchess, visited Montreal in 1890, they were the guests of Mr. and Mrs. Ogilvie. Among the other guests invited to the reception were Sir John McNeill, Lord and Lady Mount Stephen, Colonel and Mrs. Cavaye and Dr. Kilkelly.

It was naturally a great pleasure to Prince Arthur to once more visit the home which contained for him so many pleasant memories. His Royal Highness expressed his pleasure at the many improvements Mr. and Mrs. Ogilvie had made in "Rosemount." In one of the rooms hangs a picture of His Royal Highness, the Prince of Wales and his suit, which was taken at the hall door during the time the prince was living there. In another room is a large photograph of Prince Arthur in his uniform, officer of the Rifle Brigade, which the prince left as a souvenir to "Rosemount."

Mr. Ogilvie is an exceedingly popular man, and has been the recipient of many testimonials. One was a magnificent painting of himself, presented to him by his employees in Manitoba, when he was on a visit there in 1890. Another was the presentation of a magnificent "punch bowl," at the time when the new offices were opened on Foundling street, when about one hundred gentlemen were present at the inaugural banquet.

Mr. Ogilvie is a delightful host, and was notably found so at the banquet at the Windsor Hotel, given to celebrate the opening of the new Board of Trade building, where Mr. Ogilvie occupied the chair, having on his right, His Excellency the Governor General, the Earl of Aberdeen, and on his left His Honor Lieutenant-Governor Chapleau.

Rosemount has become famous as a most delightful centre of the social world.

Mr. Ogilvie's crest is that of his family, the house of Angus,—a shield quartered with two lions rampant, one each in the upper left hand corner and three crescents in each of the other two corners.

HON. A. W. OGILVIE.

The life career of the Hon. A. W. Ogilvie is a long and remarkable one. He was born at St. Michel, Que., in 1829, and remained upon his parents' farm there until 1852, when he erected a custom flour mill at St. Gabriel Locks, retaining an office there down to 1872. In subsequent years he took his two brothers into partnership with him. In 1854 he changed his custom mill into a "merchant" one, and at once began to buy wheat in Eastern Ontario, being the first to engage in that line of business there. Afterwards the firm extended their operations to the western portion of the province, when the Grand Trunk Railroad was constructed to Goderich and Sarnia; in fact, they purchased wheat at all new stations as fast as they were opened up. It was about twenty-five years ago that Mr. Ogilvie erected the mill at Goderich, which was known as the Ogilvie & Hutchison Mill—the only one in which Mr. Hutchison was interested. The Seaforth Mill was next purchased by Mr. Ogilvie, and rebuilt. Then came the building of the Winnipeg Mill, and importing of the first wheat from there to Montreal. The firm continued to extend their line of purchase until they transacted the most extensive business of any milling firm or company in the North-West. Before any railroad was constructed in that vast territory, in 1875, Mr. Ogilvie traversed the entire North-West in the interests of Canada mills. He retired from the firm which he had founded in 1876, but down to two years ago traversed the North-West Territory every year, in order that he might have a perfect knowledge of the state of the country to impart to his colleagues in the senate, to which he was called in 1881. At Confederation he was elected by acclamation to the Provincial House from Montreal West; he refused to stand for re-election in the next Parliament, but subsequently returned, running against Mr. Charles Alexander, a powerful Liberal, who was the sitting member for the Centre Division of Montreal. Mr. Ogilvie is a staunch Conservative, and took an active interest in the Schultz Commission in the North-West.

Mr. Ogilvie is executor for the estate of the late John Ogilvie, member of the St. James and City Clubs, governor of the General Hospital, and vice-president of the Sun Life Insurance Company.

JOHN LABATT.

In the brewing and malting interests of the Dominion, no brewery has contributed more to the fame and prosperity of the country than that of John Labatt at London, Ontario. This famous brewery was established in London in 1833 by W. & G. Snell, of Devonshire, England, was sold a few years later to John Balkwell, and passed into the possession of Messrs. Labatt & Eccles in 1847. John K. Labatt became the sole proprietor in 1854, and conducted the business until the time of his decease in 1866, and was succeeded by his son John, the present proprietor. John Labatt succeeded not only to a large and successful business, but also to a name that had become well known in the business world for its honor and integrity.

The London Brewery, by which name Mr. Labatt's establishment is well known, is one of the largest and best equipped in Canada, with a capacity of sixty thousand barrels of ale, porter, and stout annually. Only pure spring water and the best barley and hops are used, and the purity and flavor of the beverages produced are sufficient evidences of the careful and scientific manner in which the work is accomplished in this brewery. Connoisseurs and medical men rank the products of this brewery as equal to the best imported English ales and stout. Four expert analytical chemists have made most favorable reports, and certified to the purity of Labatt's London ale and stout.

At the World's Fair in Chicago, 1893, Mr. Labatt made one of the best exhibits in his line of business, and received the highest points on ale and porter granted on this continent. As a representative Canadian brewer, who has won indeed national fame, it was suitable that Mr. Labatt's exhibit at the World's Fair should have made the impression it did. Mr. Labatt has also exhibited and received awards at the Universal Exposition of Paris, France, in 1878; the World's Fair at Sydney, Australia, 1877; the Centennial, Philadelphia, 1876; Canadian Commission, Philadelphia, 1876; the World's Fair, Jamaica, West Indies, 1891.

The engraving on page 31 shows the extent of the buildings at London, Ont. Mr. Labatt has a branch establishment in Montreal, having erected in 1892 a fine building for the purpose on DeLorimier Avenue, of which Mr. P. L. N. Beaudry is manager, besides agencies throughout the whole Dominion. His ales and stout are to be obtained on all the railway dining car systems, and in all the best hotels and restaurants in Canada, besides having quite a large and growing sale in the United States.

W. C. PITFIELD & CO.

This house was established in 1888, succeeding the firm of T. R. Jones & Company, who were large and extensive dealers in the Maritime Provinces for many years. For twenty-five years Mr. Pitfield has been a commercial traveller, and for eighteen years of that period has occupied the position in the Association of honorary director for New Brunswick.

Mr. Pitfield was born in Sussex, N. B., on March 26, 1855; his early education was gained in the common schools of his native place. He remained in Sussex until 1872, when the entered the employ of T. R. Jones & Company, already alluded to; with them he remained for sixteen years, and at the close of that period he took over the establishment, which now transacts the second largest business of its kind in the Maritime Provinces. And this, too, at the age of less than forty years ; and it has been accomplished by the exercise of energy, hard work and close application to business.

His friends, whom he can call legion, all testify to his uprightness and straightforwardness of character ; and never since he started on the road has he lost a customer through any fault of his own.

In politics he is a Conservative. He is a member of the Board of Trade, and is also one of the council of that organization. He has no hobbies, save the business in which he is engaged, and to which he devotes the whole of his time, except that which is spent in the bosom of his family—consisting of his wife and three children, two boys and one girl. Mrs. Pitfield is the daughter of Mr. George Doig, of Brooklyn, N.Y., and was married in 1883. Both she and her husband are members of the Methodist Church, the former taking an active part in all charitable work, having an able counsellor and coadjutor in Mr. Pitfield.

CAPTAIN GASCON.

Captain Gascon is a name well known in all maritime circles in Canada, and as a representative citizen of Kingston.

In December, 1892, he visited the United Kingdom and there built a steamship now operated by the Montreal Transportation Company between Kingston and points on Lake Superior, which boat is considered the finest in Canada, and our neighbors cannot boast of her superior, if her equal.

He has been a life-long Conservative, and such confidence has his party placed in him, that at present he is the president of the Liberal-Conservative Party.

May Canada have many such men.

A BRIEF HISTORY

OF SOME OF THE MORE IMPORTANT

COMMERCIAL ENTERPRISES AND BUSINESS HOUSES OF THE DOMINION.

THE INTERCOLONIAL RAILWAY OF CANADA.

The construction of the Intercolonial, and the connection of the Upper and Lower Provinces by a direct line of railway, has of late years opened up a new route for the tourist as well as the man of business. Each year its advantages are becoming better known, and each season sees an increase in the tide of tourist travel upon it. Leaving Quebec, this road takes its course along the south shore of the lower St. Lawrence. Here the picturesque French villages, the lordly river dotted with sails, and the bold and often beautiful scenery of the shore combine to make the beginning of an ever varying panorama of which the eye never wearies. Beyond lies the Metapedia Valley, the Switzerland of this country, with its mountains of green and its "musical waters," where the Salmon have their home. Entering New Brunswick, skirting the shores of that vast and tranquil natural harbour, the Baie des Chaleurs, the traveller is borne rapidly onward, through the famed valley of the Miramichi, thence to Moncton, the headquarters of the Intercolonial. From this place one may either go direct to St. John through a settled and beautiful country, or continue on to Point du Chene, cross the Strait to Prince Edward Island, "the garden of the gulf," or straight on to Halifax, the capital of Nova Scotia. The scenery en route to the latter place is varied by hill and dale, lake and stream, with towns and villages in which the evidences of prosperity and plenty meet the eye at every point. At Halifax, with its splendid harbor, yachting and boating, ships of war, naval and military attractions, its fortifications, beautiful public gardens, royal park, delightful Bedford basin, its delicious and stimulating sea air from the Atlantic, its sea-shore and inland drives, its bathing in pure sea water on smooth and sunny beaches, its peaceful and enchanting North-West Arm, one may spend day after day of genuine pleasure, and return to his home invigorated, refreshed, and fitted anew for the routine of the daily life. Pictou, with its views of land and sea, its ships and its mines ; Cape Breton dotted with delighful summer resorts, incomparable for their rare beauty and attractiveness, ideal spots in which the pleasure and health seekers will find needed rest and change.

The glories of Cape Breton and the sunsets on the North-West Arm are scenes that will ever hold a sweet spot in the memory. Historic Louisburg, or Sydney, with its coal mines reaching far into the earth, may all be visited with pleasure and profit.

To the sportsman, the Intercolonial opens up a land in which he need never lack for occupation. In all the numerous rivers which the railway intersects are trout to be had, often of extraordinary size and quality.

What is said of the Intercolonial Railway by a Distinguished Writer and Recent Travellers.

What the distinguished writer said of the magnificent St. Lawrence river, the shores of which are skirted by this popular railway :

"There is in North America a mighty river, having its head in remote lakes, which, though many in number, are yet so great that one of them is known as the largest body of fresh water on the globe, with a flow as placid and pulseless as the great Pacific itself, yet as swift in places as the average speed of a railway train. Its waters are pure and azure-hued, no matter how many turbid streams attempt to defile them. It is a river that never knew a freshet nor any drying up, no matter how great the rain or snow fall, or how severe the drought on all its thousand miles of drainage or of flow, and yet that regularly, at stated intervals, swells and ebbs within certain limits, as surely as the spring tides each year ebb and flow in the Bay of Fundy—a river so rapid and yet so placid as to enchant every traveller—so grand and yet so lovingly beautiful as to enthral every appreciative soul—which rises in a great fresh-water sea, and ends in the great Atlantic—some places sixty miles wide, at others less than a mile ; a river that never has yet had a respectable history, nor scarcely more than an occasional artist to delineate its beauties.

"It lies for a thousand miles between two great nations, yet neglected by both, though neither could be as great without it; a river as grand as the La Plata, as picturesque as the Rhine, as pure as the lakes of Switzerland. Need we say that this wonderful stream is the St. Lawrence, the noblest, the purest, most enchanting river on all God's beautiful earth.

What recent travellers have said :

"It has decidedly the advantage from the standpoint of picturesqueness. It skirts—and I only refer to the through route—the shores of the beautiful Baie des Chaleurs—following for miles the curves of the bay, each bend revealing a scene of ever changing beauty. Leaving the sea-shore it follows the windings of the Restigouche and Metapedia—now dashing wildly along an overhanging declivity with the foam-crested waters of the rushing river below—bye and bye approaching a chasm only to dart across an iron causeway setting aside the barriers of nature—here are towering hills, looking to-day, despite a garment of snow, dark and threatening, but to-morrow the buds upon countless trees will be the harbingers of a luxuriant summer's foliage. Away to the north speeds the train until it reaches the shores of the mighty St. Lawrence, where every mile presents an ever-changing panorama of river scenery. Many railroads, more talked about, possess far less charms than the Intercolonial. It is not a tid-bit of scenic picturesqueness here and there—such as has served to make the fortune in tourist travel of many a railroad; but a constant presentation of such scenery until it culminates in the magnificent view which suddenly breaks upon the sight as the tourist approaches the ancient capital of Canada. The Isle of Orleans in the centre of the river with a wide stretch of water on either side; the towering heights of Montmorency, with the mighty falls tumbling into the still mightier St. Lawrence; the ancient city of Quebec, with its myriad of tin roofs reflecting the dazzling sunlight; the towering height capped by the historic citadel, which still holds the key of the St. Lawrence; the Plains of Abraham beyond, whereon was fought that mighty battle upon which the fate of the continent depended; the majestic river bearing upon its bosom not merely a crowd of pleasure crafts, but a merchant fleet gathered from all nations, command universal admiration."

"The seasons come and go with their noticeable changes, but none are more perceptible than those to be seen while travelling over the INTERCOLONIAL RAILWAY OF CANADA. This railway furnishes to the general traveller all the comforts and conveniences of modern invention, while the pleasure-seeker, fisherman and sportsman find few if any equals. Its summer resorts and places of interest are quite numerous, as it penetrates that portion of Quebec and the maritime provinces, so noted for game of all kinds in great abundance. Quebec, old, quaint and romantic—noted for its ancient structures as well as modern improvements, is on the line of this road. The traveller in his journey over this famous route for hundreds of miles intersects with an abundance of noted rivers, cascades, cataracts and scenery of vast and romantic beauty, such as cannot be found anywhere else—*not even in the great Yosemite Valley of our western country*. The hotels which furnish homes for tourists or business men are second to none, their tables laden with fish, game, and everything the appetite can crave. The dyspeptics and invalids cannot find elsewhere the health restoratives that nature supplies in the forests and fields of these provinces. The traveller over this great line of road is brought to the proud old city of Quebec, one of the most noted in the world, and here has an opportunity to visit the Heights of Abraham, where the great battle between the French under Montcalm and the British under Gen. Wolfe occurred, in which both commanders were killed. No more delightful or interesting trip could be taken, as it passes through a land rich in the materials of history, romance and poetry. The line of road connects the famous cities of Quebec, St. John and Halifax, passing through a great many other historical points of which we have not made mention. The management of this colossal thoroughfare has been such as to place it beyond criticism. Its patrons receive such attention as to warrant their implicit faith in the road."

What Charles Dudley Warner says about the famous Bras d'Or Lakes in Cape Breton along the Intercolonial Railway :

"The way was more varied during the next stage ; we passed through some pleasant valleys and picturesque neighborhoods and at length, winding around the base of a wooded range, and crossing its point, we came upon a sight that took all the sleep out of us. This was the famous Bras d'Or.

"The Bras d'Or is the most beautiful salt water lake I have ever seen, and more beautiful than we had imagined a body of salt water could be. If the reader will take the map, he will see that two narrow estuaries, the Great and Little Bras d'Or enter the Island of Cape Breton, on the ragged north-east coast, above the Town of Sydney, and flow in, at length widening out and occupying the heart of the Island. The water seeks out all the low places and ramifies the interior, running away into lovely bays and lagoons, leaving slender tongues of land and picturesque islands, and bringing into the recesses of the land, to the remote country farms and settlements, the flavor of salt, and the fish and the mollusks of the briny sea. There is very little tide at any time, so that the shores are clean and sightly for the most part like those of fresh water lakes. It has all the pleasantness of a fresh water lake with all the advantages of a salt one. In the streams which run into it are the speckled trout, the shad and the salmon ; out of its depths are hooked the cod and the mackerel, and in its bays fattens the oyster. This irregular lake is about a hundred miles long, if you measure it skilfully, and in some places ten miles broad ; but so indented is it, that I am not sure but one would need, as we were informed, to ride a thousand miles to go round it, following all its incursions into the land. The hills about it are never more than five or six hundred feet high, but they are high enough for reposeful beauty, and offer everywhere pleasing lines.

"What we first saw was an inlet of the Bras d'Or—called by the driver, Hogamah Bay. At its entrance were long wooded islands, beyond which we saw the backs of graceful hills, like the capes of some poetic sea coast. The bay narrowed to a mile in width where we came upon it, and ran several miles inland to a swamp, round the head of which we must go. Opposite was the village of Hogamah. I had my suspicions from the beginning about this word, and now asked the driver, who was liberally educated for a driver, how he spelled 'Hogamah'—Why-ko-ko-magh."

JOHN MACDONALD & CO.

The firm of John Macdonald & Co., Toronto, is the oldest dry goods firm in the city, and one of the oldest, if not the oldest, dry goods firm in the Dominion of Canada. On the 27th September, 1849, the late Hon. John Macdonald opened business at 103 Yonge street, in the retail general dry goods, with a stock of about $2,000. His business for the first nine months was $1,200, and thus he progressed onward and upward. In 1853, Mr. Macdonald moved into larger premises on Wellington street, almost opposite the present magnificent warehouses of the firm, and commenced doing a wholesale business entirely, and so the firm of John Macdonald & Co. has increased in stature from strength to strength, so that to-day it is one of the oldest firms and doing the largest business in Canada.

The present warehouses cover a considerable amount of space, extending right through the block from Wellington street to Front street, with a frontage on both streets of over 100 feet, and about 110 feet high from base to roof. The warehouses are separated by fireproof walls extending from base to roof, having entrances on each flat, which are closed every night by iron doors, thus making two distinct buildings. The building has five flats and basement. The basement is used as entering, packing and shipping rooms. The first floor is occupied by the linen and staple department and general offices. The second floor by the woollen and tailor trimmings department and Mr. Macdonald's private office. The third floor contains the silk, dress goods, hosiery and glove department. The fourth floor, the gents' furnishing and haberdashery department. The fifth floor, the carpet and house furnishing department.

LATE SENATOR JOHN MACDONALD.

The members of the present firm are Messrs. John Macdonald, Paul Campbell, and Jas. Fraser Macdonald.

Mr. John Macdonald, eldest son of the late Hon. Senator, though only a young man, is in the front rank of Canadian commercial men, his integrity, diligence and careful attention to duty having obtained for him a reputation for trustworthiness, which is so essential for business success. Notwithstanding the multiplicity of his business duties, he devotes a portion of his time to the social and religious welfare of mankind. He is an active member of the Yonge Street Methodist Church, being chairman of its finance committee, trustee, and member of its official board. He is president of the North Toronto Branch of the Upper Canada Bible Society, and was one of the organizers of the Toronto Humane Society. He is a member of the Young Men's Prohibition Club, and Young Men's Christian Association. He is a member of the National Club and of the Board of Trade. He is also a Justice of the Peace for the county of York. Being head of the firm and having a general oversight of all its business transactions, his life is full of responsibility and activity.

Mr. Paul Campbell, when a boy, entered the employ of the firm of which he is now a member, gradually rising as opportunity presented itself, when in 1887 he was admitted as a partner. Mr. Campbell gives close attention to business and does not interest himself much in politics or other matters. He is a Presbyterian in religion, a trustee in Knox Church, and a liberal in politics.

Mr. James Fraser Macdonald, second son of the late Hon. Senator, John Macdonald, entered the firm of whtch he is now a member in 1885. His close attention to business, retentive memory, excellent address and high moral character soon gained for him rapid promotion, and qualified him a worthy member of the famous firm of John Macdonald & Co.

It is men like Mr. John Macdonald, Mr. Paul Campbell and Mr. Jas. Fraser Macdonald, who have done so much to give Toronto its great commercial standing among the large cities of the North American continent.

HAMBURG AMERICAN LINE.

Vast as are the natural resources within the bounds of our glorious country, their development must proceed from without. But for the impetus given by the fleets of steamers plying to and from the shores of this continent, the growth of population and of wealth arising from the development of agricultural, mineral and commercial capabilities, must have been slow with our now wealthy neighbours, as well as with ourselves. The advent to Montreal of a powerful and enterprising steamship company like the Hamburg American Packet Company may be said to form an epoch in the history of St. Lawrence navigation. Having acquired the Hansa Line of steamers, with which it had long been intimately connected, its fleet now numbers some sixty-three large ocean steamers, amongst which may be mentioned the famous twin-screw express steamers "Fuerst Bismarck," "Columbia," "Normannia" and "Augusta Victoria," ships of 13–16,000 horse-power, whose magnificent appointments and sumptuous comfort are unsurpassed by any steamers afloat, and which maintain their reputation as forming "the Fast Line to London" for mails and passengers.

The company has already increased its sailings between Hamburg-Antwerp and Quebec-Montreal to a regular weekly service, and will, with its immense and constantly increasing fleet, be able to meet all the requirements of developed commercial relations between the Dominion and Continental Europe. Importers of goods from Germany, Belgium and other Continental countries are, by this service, afforded regular direct communication at advantageous terms.

In addition to maintaining the regular Montreal service and three distinct services between New York and Hamburg, the Hamburg American Line has a regular service between New York and Scandinavia, with occasional sailings also between Scandinavia and the St. Lawrence; from New York to the Mediterranean; Boston-Hamburg; Philadelphia-Hamburg; Baltimore-Hamburg; Hamburg-West Indies and Mexico, South America, South Africa, etc.

NAZAIRE TURCOTTE & CO.

Among the great mercantile establishments of the Ancient Capital who have rendered themselves prominent and distinguished, those representatives of the wholesale grocery trade, and its contingent relations, are particularly worthy of mention. In this department of trade, Quebec maintains an extensive reputation won by strict business principles and abilities of its leading houses. To show the high character and prosperous condition of those engaged in this most important industry, we with pleasure mention the old and reliable establishment of Nazaire Turcotte & Co., which has been in existence for the past thirty-nine years. The house was founded in 1855 by the gentleman whose name it bears, whose decease a few years ago was mourned by many friends. This firm has always commanded an extensive trade with most every prominent grocer in the leading cities and towns throughout Eastern Canada, and they have gained a reputation by their sterling and straightforward business methods that is proverbial. The business premises occupied by this firm cover about a half block at Nos. 54, 56 and 58 Dalhousie street, consisting of a substantial three story brick store, large warehouse and wharf. The stock carried is a large and varied one and equal in extent to any representative wholesale grocery establishment. Their wine and liquor department is deserving of special mention, as there can be found therein a superior stock of the finest wines and liquors, both imported and domestic, of the most noted and reliable brands. Sparkling champagnes, sherries, ports, brandies, gins, whiskies, cordials and fancy liquors are here in great variety and quantity, and are guaranteed to be pure and free from adulteration. They buy from reliable houses only, whose reputation and high standing precludes the possibility of such tactics. And so it is in every department of the vast establishment of Nazaire Turcotte & Co.

The trade of the firm extends throughout the Province of Quebec, Nova Scotia, New Brunswick and Prince Edward Island, and under the highly prosperous auspices which the house is operated, the unvarying success so significantly maintained and foreshadowed, is assured. This meritorious establishment is now owned and conducted by Mr. F. Turcotte, son of the founder of the business, and Mr. P. J. Bazin, who, previous to coming into the firm, was manager for Mr. N. Turcotte for ten years.

CHINIC HARDWARE CO.

In dealing with the commerce of our country, we must not neglect to mention the Chinic Hardware Company, of Quebec, which is one of the leading representatives of the Hardware Corporations of Canada.

Founded in the year 1808, and as the business continued to increase to such an extent, it was deemed necessary and advisable to incorporate in the year 1887, with a paid up capital of $150,000.

They are leaders in their line of trade, and conduct one of the largest establishments in Eastern Canada. They are extensive importers of hardware and hardware specialties, and carry on both a wholesale and retail business, although each department is separate and distinct. The retail store is located on the corner of St. Peter and Mountain Hill, and occupies a three story brick building 40 x 100 feet in size, every foot of which is utilized by a large and fine line of general hardware for local demands. The wholesale department is located on the corner of Dalhousie and Mountain Hill streets, which is known as the jobbing district of Quebec. The building occupied is one of the largest in that vicinity. It is a solidly built brick structure, 40 x 125 feet in dimension, four stories in height, with basement. Here is carried everything conceivable in the line of shelf and heavy hardware, such as cutlery, carpenters', mechanics' and engineers' tools; builders' and cabinet makers' hardware; blacksmiths' and carriage makers' supplies; iron, steel and all kinds of heavy metal, in fact, all goods usually carried by a large and representative firm of this kind. One of the most important branches of the business is their sporting goods department, and we do not exaggerate when we say that in this particular line they lead all other Canadian houses. There can be found fishing tackle of every description, fishing rods, seins, nets, etc., also guns, revolvers and ammunition. The Company are also extensive manufacturers of nails, and operate a factory at Beauport, while a mill-stone factory is conducted at St. Roch. The trade of the Chinic Hardware Company extends all over Eastern Canada and far into the West, and their travelling representatives have a just pride in the enviable reputation of their house.

The executive officers of the Company are Mr. William Shaw, Mr. Eugene Chinic and Mr. H. Edmond Dupré.

McCASKILL, DOUGALL & CO.

Few manufacturing firms are better or more widely known than that of McCaskill, Dougall & Co., (composed of D. A. McCaskill and J. S. N. Dougall,) manufacturers of varnishes and japans, whose reputation has now become world-renowned, and whose business extends, not only throughout the entire Dominion of Canada, but has, within the past few years, taken quite a prominent place in foreign markets.

During the past fifteen years, the high-class varnishes manufactured by this firm have been awarded first prizes, gold, silver and bronze medals, and diplomas at every exhibition in Canada and where they have been shown.

The Canadian Pacific train at the World's Fair, Chicago, was entirely finished with McCaskill, Dougall & Co.'s varnish, and obtained first prize.

Mr. McCaskill, the senior partner in the firm, commenced his commercial career in 1878, as varnish and japan manufacturer, and from a comparatively small beginning, has built up one of the most extensive and thriving industries in the country, and certainly the leading one of its kind in the Dominion.

Mr. Dougall, who joined Mr. McCaskill as partner at the commencement of 1892, is well known in commercial circles, not only in Montreal, but throughout Canada. He was for twenty-four years connected with the firm of McArthur, Corneille & Co., of this city, and for ten years was a partner in that firm.

MEAKINS & CO.

Among the many manufacturing interests in Canada which have been built up by the energy and enterprise of those engaged in them, that of the manufacture of brushes has developed to an extent scarcely realized by a disinterested public. There are to-day several firms in existence in the Dominion who have a manufacturing plant and staff of workmen for turning out brushes of all descriptions which are unsurpassed in any country in the world. These firms draw their supplies of raw material from nearly every quarter of the globe. The supply of bristles is drawn chiefly from Russia, which country turns out the strongest and heaviest grades, while Germany and France turn out the finer grades, while India and China also send out limited quantities. The various vegetable fibres used in the manufacture of household brushes are drawn chiefly from South America—Brazil being a large exporter of this class of goods. Among the foremost houses in Canada in this line, we would call attention to the firm of Meakins' Sons & Company, who have been engaged in the manufacturing of brushes for thirty-four years. This firm first started in this line in the city of Hamilton in 1860, under the firm name of Meakins & Sons, and they have made such progress that to-day they have one of the largest and best equipped factories on this continent. In the year 1877, this firm purchased the brush business of the late Joseph Kirkup, of Montreal, one of the oldest firms in their line in Canada, and recognizing the importance of Montreal as a distributing point for their goods, they obtained premises there and established themselves under the name of Meakins & Co. This branch of the business has always been under the charge of Mr. Chas. W. Meakins, the junior member of the fim, who is well known to the trade of Montreal and the East, being a member of the D. C. T. Association since 1878. The firm manufacture all kinds of brushes, but their chief specialties are painters' goods of all kinds, of which they carry a large stock.

A visit to their Montreal warehouse, No. 313 St. Paul street, will amply repay those in want of brushes of any descriptions.

DOMINION OIL CLOTH COMPANY.

This company was organized in the year 1872, and since then has steadily increased its business and at present the premises they occupy comprises six large factories, together with a very extensive warehouse, oil boiling house, and several store houses. The works of this company turn out Oil cloth of every description, including that for Floors, Tables, Stairs, Shelf, and Carriages, all of which are counted to be second to none on this continent. About 120 skilled workmen find constant employment in this factory and their products are to be found in every section of the Dominion from the Atlantic to the Pacific. Besides manufacturing oil cloths, this company makes all their own paints, large quantities of which are of course used in the manufacture of the various grades of oil cloth. They also manufacture and supply the jobbing trade with their celebrated D. O. C. brands of white lead, paints and putty which are found all over the Dominion.

The paid up capital of this company is $200,000, and they are therefore in a position to procure at all times the most improved machinery, and their facilities are such that they can supply the wants of the entire Dominion in their line. This large invested capital also shows that they are able to keep abreast of all the latest improvements in the business. The officers of the company are, president, Andrew Allan ; vice-president, J. O. Gravel ; treasurer, John J. McGill ; managing director and secretary, John Baillie.

Mr. A. T. Johnston, No. 1 Front street East, Toronto, is their representative for Ontario and the North West, and Mr. E. Gauthier for the Province of Quebec. Both these gentlemen are well known on the road, having been in the employ of the company for upwards of 15 years.

LYMAN, KNOX & CO., WHOLESALE DRUGGISTS,

MONTREAL AND TORONTO.

Prominent among the trade of to-day stands this young house, whose business, consisting of importing and manufacturing, was established in Montreal in 1887 by Charles and F. Gold Lyman and James W. Knox—afterwards William Mussell was admitted. With extensive experience and connection in their line, aided by industry, enterprise and integrity, they have made themselves a place. Their trade was developed so rapidly that after three years they found it advisable to open a branch at Toronto, under the able management of George H. Clarkson, and this step was received with favor by the drug trade. Now their business extends from the Atlantic to the Pacific, and their stock is large with an assortment to meet the requirements of such a variety of customers.

Their lines consist of drugs and chemicals, pharmaceutical and patent medicines, perfumeries and toilet preparations, sponges and chamois, and an extensive variety of druggist's sundries, etc., etc.

MATTHEWS, TOWERS & CO.,

WHOLESALE MANUFACTURERS AND IMPORTERS OF MENS' FURNISHING GOODS.

BOARD OF TRADE BLOCK, 73 ST. PETER STREET.

This young and enterprising firm, during an existence of five years, has succeeded in establishing a reputation and a business which might well be the envy of the oldest house in the Dominion, and is the direct result of the careful personal attention which is given to the smallest details of the business by the members of the firm.

Mr. Matthews goes twice a year all through the Western provinces to the Pacific, and Mr. Towers, besides making two journeys every year to the English and Continental markets, goes as well to some of the principal points in the provinces of Ontario and Quebec, so that the firm is represented either in person or by their travellers from the Atlantic to the Pacific coasts.

Those personally in the markets in search of the newest and nicest things in mens' goods to be had in this country, will be amply repaid by a visit to their beautiful warerooms and offices in the western wing of the new Board of Trade block, 73 St. Peter street.

Both members of the firm believing that "Eternal vigilance is the price of success" and carrying this belief into every transaction with them, is it any wonder that success should have followed their efforts?

Assessment System. **Mutual Principle.**

THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

LIFE INSURANCE WITH A DIVIDEND IN ADVANCE OF ABOUT 50%.

That the rate charged for life insurance by what we know as level premium companies, are much higher than is necessary, has been demonstrated, beyond the possibility of a doubt, by the experience of companies which have been in existence for nearly half a century.

Take, for example, the history of the Mutual Life of New York City, one of the oldest and largest companies in America. It appears, from the Insurance Year Book, 1894, published by the Spectator Company of New York, that the total income of the Mutual Life to January 1st, 1894, was $633,049,529, and its total payments, including death claims, endowments and annuities, was only $176,209,990, that is, its receipts exceeded the amount required for death claims, endowments and annuities by nearly 73%.

Sixteen years ago, a letter appeared over the signatures of the president, vice-president and actuary of the Mutual Life, from which the following is an extract:—"Why should we have been compelled to take $45,000,000 which we have returned to our policy-holders as over-payments called dividends. There has been no year in the history of the company when it could not have taken premiums on a far cheaper scale than it has done, and even then to have been able to return a respectable percentage in over-payments at the end of the year." The letter above referred to is published in full on page 11 of "Which System of Life Insurance Should I Select?" a copy of which can be obtained on application to the Toronto office of the Mutual Reserve. In this same book, on page 10, there is a table showing the total income and payments for death claims, endowments and annuities of twenty-nine level premium companies, and in no case has the amount paid in death claims, endowments and annuities exceeded 36% of the total income, notwithstanding the fact that the majority of the companies have already existed for over forty years.

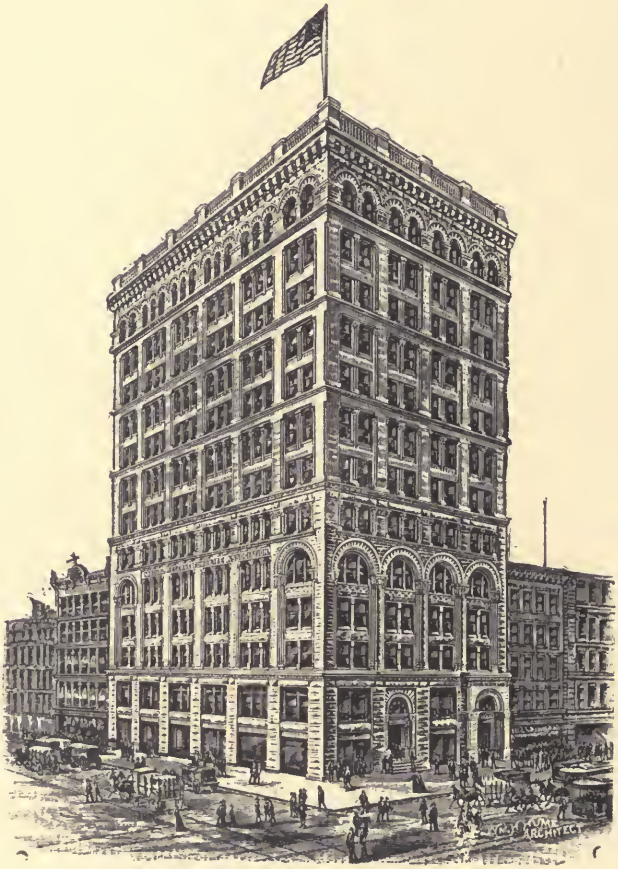
The origin of the Mutual Reserve Fund Life Association is due to the existence of the facts already related. Its president, Edward B. Harper, being a diligent student of life insurance, and realizing that the great majority of those who insure their lives do so simply for the protection of their families, resolved to organize a company with rates reduced, to harmonize with the amount required for the payment of death losses, and when he became president of the Mutual Reserve Fund Life Association, he organized it upon that basis, and within one year from the date of his appointment, the Association received over $35,000,000 of new business, and has continued to increase the business each year, until it has now nearly $300,000,000 of insurance in force; it has paid upwards of $20,800,000 in death claims, and has a reserve or emergency fund of over $3,825,000, a sum which exceeds the total surplus assets which the New York Life and the Mutual Life both had in the 28th year of their existence by over $1,000,000.

Since the adoption of its present table of rates in 1889, the premiums collected have been exactly the same each year, and nearly $2,000,000 has been added to the reserve or emergency fund.

The Association was licensed to do business in Canada in 1885, and has made remarkable progress in the Dominion, there being only five other companies doing business in Canada having a larger amount of insurance in force than it now has, and in 1893, there was only one company that wrote more business in Canada than it did, and there is probably no company that has a larger list of prominent men in the city of Toronto than this Association has.

The total cost for the past fourteen years of $10,000 in the Mutual Reserve has been less than old-system companies charge for $4,500 at ordinary life rates, the reduction in premiums being equal to a dividend of nearly, 60%.

The cut which appears on this page, is an excellent representation of the Mutual Reserve Building, situated on the corner of Broadway and Duane street,



New York City, and any Canadian policy-holder of the Mutual Reserve, who is visiting New York, should call at its offices, and we can vouch for it, he will receive a hearty welcome and be shown every attention by the officers of the Association.

SENATOR W. E. SANFORD.

Among those who have made themselves part and parcel of the recent commercial history of Canada, the Honorable Senator Sanford, of Hamilton, deserves mention. Mr. Sanford is known to Canadians, and truly, as a successful man, and he is one of those who deserve success, for he has worked for it with persistence and intelligence, in fact, his whole life has shown resolute industy, as a brief sketch will show:

W. E. Sanford commenced his career as a commercial traveller when sixteen years of age, by representing a wholesale establishment in the City of New York. At twenty his services were deemed so valuable that he was offered a partnership in the firm, but owing to the sudden death of the senior partner the arrangement was not concluded. At twenty-one he was engaged in the interests of his father-in-law, the late Edward Jackson, of Hamilton, in the winding up of a foundry business, in which Mr. Jackson was interested in the city of London. Following the winding up of this concern, about a year and a half later he was offered an agency to represent a large exporting house of the City ot New York, to purchase wool in the Canadian market. An hour after receiving the telegram, he was in one of the woollen factories a few miles out of London up to his shoulders in wool, sorting and learning the different grades and qualities of that article, of which he had no previous knowledge. Within two weeks he had agents established at every point of any prominence, from Amherstburg to Gananoque, and largely controlled the clip for that season. His purchases were so large and his drafts upon the New York house so extensive that they in alarm sent up one of the firm to see where this enormous amount of money was going. But a very brief inspection satisfied them to leave the business in his hands, and the magnitude of his purchases resulted in his receiving the title of the "Wool King" of Canada, which name clung to him for some years after.

When entering upon the business with which he has been so long connected, the manufacture of clothing, he contended that the great principle of success was to personally represent the house with the goods, which he did over a period of fifteen years, canvassing every section of the Dominion. He visited Nova Scotia and New Brunswick immediately following Confederation, at which time representatives from Ontario were looked upon with great suspicion, and received in a most indifferent manner. Notwithstanding this, he succeeded in forming a connection and laying the foundation of a business in those provinces, which has continued with the house to the present.

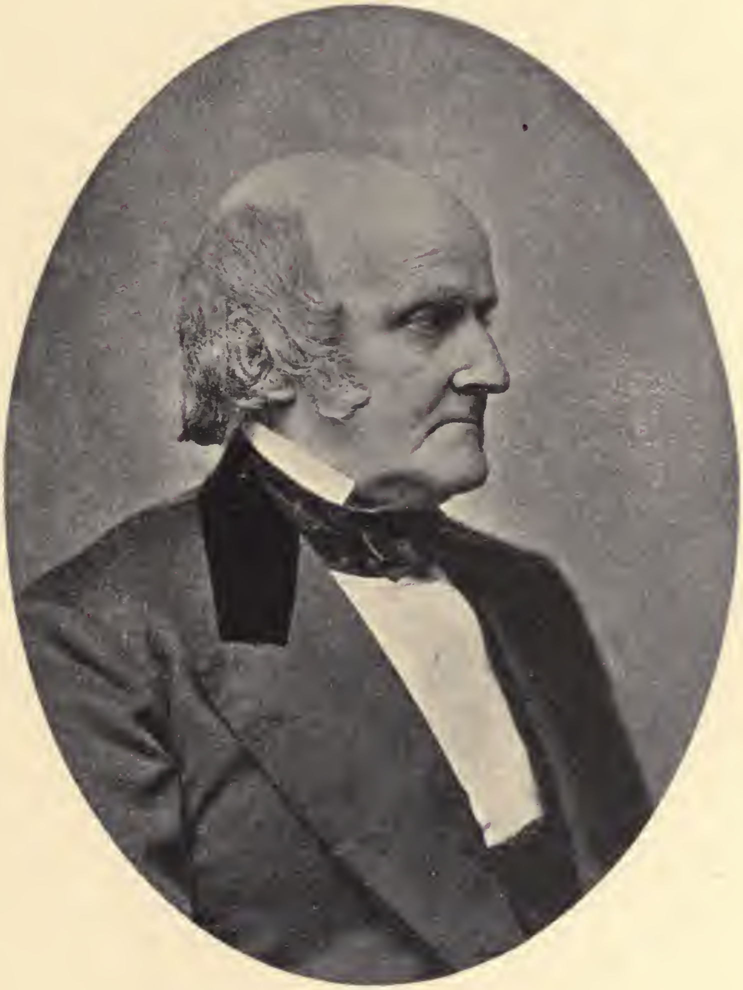
He was the first representative to visit British Columbia with Canadian goods, following Confederation of the provinces, and at the solicitation of the late W. K. Muir, who was general manager of the Great Western Railway, completed the system of bonding Canadian goods across the continent over the Union and Central Pacific Railway, and thence by steamer to Victoria. For years the firm retained the trade of that district largely without competition, in consequence of his enterprise.

Mr. Sanford's first visit to Manitoba, at a time when it took several weeks to go thither by wagon from St. Paul and St. Cloud, resulted in placing the first Canadian goods that were used in that country, for previous to this date the supplies came altogether from the United States and Great Britain. This was just preceding the Riel rebellion, and the day the Senator's party left Winnipeg to go south, at the instigation of the chief merchant of the town, they invited Riel to this merchant's store to take a glass of wine, thereby securing a pass out of the country for himself and party, Riel and his men at this time being established twenty miles south of Winnipeg. This permit to leave the country cost Mr. Sanford two bottles of champagne, at $10 a bottle, but after the trouble which immediately followed, keeping many people prisoners in that country during the entire winter, he has spoken of it as "a very good investment." The reader will probably agree that it was a piece of tact worthy of an adroit commercial representative.

Mr. Sanford was long an admirer and friend of the late Sir John A. Macdonald, whose fiscal policy he approved. And when a vacancy occurred in the Senate it was not unnatural that the commercial prominence of Mr. Sanford, his acquaintance with every part of the country, and his capacity for clear-headed work, commended him for a seat in that chamber. And he has ever since been one of the most popular senators.

ELBRIDGE GERRY SPAULDING.

Elbridge Gerry Spaulding was born at Sumner Hill, Cayuga County, N.Y. State, on February 24, 1809, and is a descendant in the seventh generation from Edward Spaulding, who settled in Massachusetts somewhere about the



ELBRIDGE GERRY SPAULDING.

year 1630, while his father, Edward Spaulding, was one of the pioneers of the central portion of the State of New York. Mr. Spaulding was educated in the public school of his native place, and when he was twenty-one years of age he commenced the study of law in Batavia, in the office of the late Timothy Fitch. There he remained for somwhere about three years, and then removed to Attica, where he entered the law office of the Hon. Harvey Putnam. Shortly afterwards he was admitted to practice in the Court of Common Pleas of Genesee County. He came to Buffalo in 1834, and became a law clerk in the office of Messrs. Potter & Babcock, who at that time were among the leading lawyers in the city. Two years later he was admitted to practice as an attorney in the Supreme Court, and in 1839 as a counsellor in the Supreme Court and the Court of Chancery. Shortly after this he entered into partnership with Mr. George Babcock, and later with Mr. Herman B. Potter. The last named gentleman retired from the firm in 1844, and in 1846 Mr. Spaulding formed a co-partnership with the late John Ganson, and together they conducted a large and lucrative business for four years, at the end of which time Mr. Spaulding relinquished the active practice of his profession.

Mr. Spaulding married, in 1837, a daughter of the late G. B. Rich, of Attica; Mr. Rich was the proprietor of the Bank of Attica, and by the advice of Mr. Spaulding, the bank was removed to this city. The bank continued to transact its business under the old name until a few years ago, when it was changed to that of the Commercial Bank of Buffalo. In 1850, too, Mr. Spaulding was instrumental in the removal of the Farmers' and Mechanics' Bank from Batavia to Buffalo. In this bank he became a large stockholder, and was in a short time made its president.

Not alone has Mr. Spaulding been successful in business, but he has also made an enviable record for himself in the line of public service. The first public position which he was called upon to occupy was that of City Clerk, to which office he was appointed in 1836, two years after his arrival in the city. In 1841 he was elected a member of the Board of Aldermen by a large majority, and during his term of office served as chairman of the Finance Committee, a position for which he was most admirably fitted. He was elected Mayor on the Whig ticket in 1847, and during his administration the Buffalo Gas Light Company was set on foot largely through his efforts; a system of sewerage, which was greatly needed, was also adopted; the plans for the formation of the

Erie and Ohio basins, and for the improving and enlarging of the facilities of the canal and the lake commerce, were consummated. He was elected a member of the State Assembly in 1848, and performed notable services for the canals of Buffalo as chairman of the Canal Committee. The following year he was elected to the Thirty-first Congress, and served on the Committee of Foreign Relations. He was elected State Treasurer in 1853, and became, ex-officio, a member of the Canal Board, serving as such during 1854 and 1855. During his term, and largely throngh his instrumentality the canals were enlarged and improved, and nine million dollars borrowed on the credit of the State expended in the improvements.

He was a member of the Congressional Executive and State Committees in 1860, which conducted the successful campaign which resulted in the election of Abraham Lincoln as President. In 1858 he represented Erie County in the Thirty-sixth Congress, and also in 1860. For four years he served on the Committee of Ways and Means, taking a prominent part in the stirring times of the war. In fact, it is at this time that he earned the appellation of "Father of the Greenback." He was made chairman of the sub-committee of Ways and Means, and drew up the greenback or legal tender act, as well as the national currency bill, which were both adopted, and which probably did as much as anything else to enable the war to be carried on to a successful issue. President Lincoln had the most implicit confidence in the man who had brought the country from comparative bankruptcy into opulence, and very frequently sought Mr. Spaulding's advice and counsel in connection with affairs of government.

Mr. Spaulding, in addition to what has already been enumerated, has done more, and few as much, in promoting the development of the material, scientific, literary and charitable interests of this city. His ample means and cultivated tastes have done much to build it up and render it attractive. He is a life member of the Young Men's Association and the Buffalo Historical Society; a member of the Society of Natural Sciences, of the Buffalo Club, together with several other literary and charitable institutions. He is a stockholder in the International Bridge Company, and has for some years been its president; he is also president of the Buffalo Gas Light Company, a position which he has filled for about twenty years.

Mr. Spaulding can truthfully say that his fortune has been earned by his own individual efforts; it was not obtained by any wild-cat speculations or any sudden rise in values, but simply by hard work applied intelligently. He practically retired from the active pursuit of business some years ago, although he is still at the head of the Farmers' and Mechanics' Bank. In summer he spends the greater portion of his time at his elegant country seat on Grand Island, which he has appropriately named "River Lawn."

In personal appearance, Mr. Spaulding is tall, slender, and of distinguished appearance—looking every inch the venerable Statesman. He carries his years with remarkable vigor, and there is a remarkable similarity between him and England's "grand old man," Mr. Gladstone. The same luminous eyes, firm mouth and strong features are to be seen in both. In fact, Mr. Spaulding is a worthy American counterpart of the great Englishman. Both are renowned for their quick, masterly grasp of financial questions, for their scholarship and their widely diffused knowledge of human affairs. Both have been and are leaders of men. Mr. Spaulding, in his ripe old age, his faculties fresh as ever, can be regarded with something akin to affection by his fellow countrymen.

BERLIN PIANO & ORGAN CO., LTD.

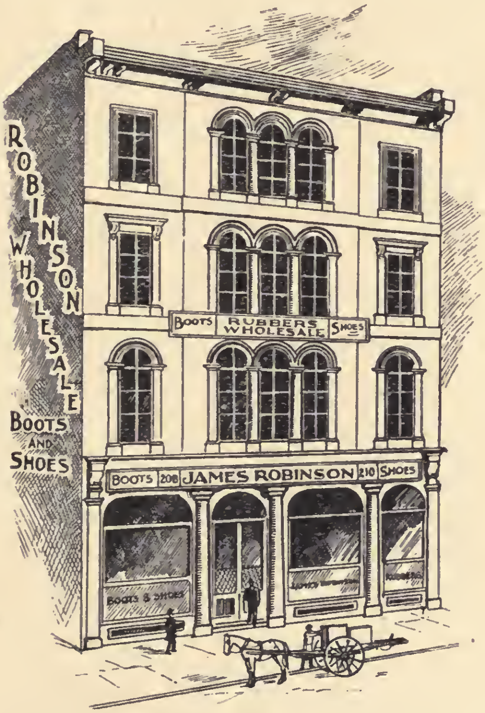
The Berlin Piano & Organ Co., Ltd., of Berlin, Ontario, is a progressive institution. Commencing business in 1890, its success has been unprecedented, and their goods are represented by the very best houses in the trade from Sarnia to Halifax. Amongst others we might mention Gourlay, Winter & Leeming, Toronto; J. L. Orme & Son, Ottawa; L. E. N. Pratte, Montreal; Lavigneur & Hutchison, Quebec; H. C. Wilson & Sons, Sherbrooke, P.Q.; C. Flood & Sons, St. John, N.B.; W. H. Johnson Co., Halifax; R. H. Munn & Co., Winnipeg; M. W. Waitt & Co., Victoria, B.C. They have also built up a good foreign trade, having agencies in Hamburg, Germany; London, England; and Edinburgh, Scotland. Their factory is run to its fullest capacity, and there is one fact on which the company particularly pride themselves, and that is, that they have never been obliged to shut down a single day for want of business since they commenced operations—every instrument is sold before being completed. Their pianos are beautiful in design and finish, while their organs are noted for fullness and sweetness of tone and great durability.

The officers of the company are J. M. Staebler, President; F. G. Gardiner, Secretary (who is also exclusive agent for the sale of their goods in Waterloo County); P. S. Lautenschlager, Treasurer; John Wesley (so long connected with the Dominion Organ and Piano Co., Bowmanville) is manager.

The factory is fully equipped with all the latest improved machinery, is pleasantly situated near the Grand Trunk railway crossing on King street, and shipping facilities are excellent. A cordial invitation is extended to any and all strangers visiting the town to call at the factory, when the manager or his assistants will be much pleased to show them instruments in the different stages of construction. We bespeak for this company a long and successful career.

JAMES ROBINSON.

James Robinson has at 208–210 McGill Street, Montreal, one of the finest premises either in this city or elsewhere in connection with the shoe trade. The building is 40 x 100, containing four flats and a basement. Mr. Robinson is a gentleman who has well deserved the success he has won in the shoe business, and there is no one in the wholesale or retail trade who will not wish him in the new establishment the best possible future. He has a complete stock and can handle a large trade in rubber goods as well as leather. He will be well represented, his hustlers being Messrs. D. R. Hawley, R. C. Murray, H. W. Hood, F. W. Hills, J. F. A. Morrison, and he is making arrangements to be represented in the North-West and Lower Provinces. His samples embrace everything good and bright in shoe manufacture in this country, and he is showing a complete line of American slippers. He claims to have the finest line of children's and infants' shoes in the country. Mr. Robinson has for over fifteen years been a member of the Dominion Commercial Travellers' Association.


ROBINSON
WHOLESALE
BOOTS AND SHOES
BOOTS RUBBERS WHOLESALE SHOES
BOOTS 208 JAMES ROBINSON 210 SHOES
BOOTS & SHOES

THE COVENANT MUTUAL BENEFIT ASSOCIATION OF GALESBURG, ILLINOIS.—Canadian Department.

FREEHOLD LOAN BUILDING, TORONTO, ONTARIO, A. H. HOOVER, GENERAL MANAGER.

Assessment System. **Mutual Principle.**

On January 9th, 1877, the above pillar among insurance companies sprang into existence. It does not transact its business on old line principles, but qualifies under the latest and most approved insurance laws. Its operations are purely mutual in the broadest acceptation of the term, and its policy holders derive full returns from all receipts received by the association.

At the close of the first year of its existence, it boasted 844 members and $2,475,000 of insurance in force ; but so favorable has the verdict of the people been with regard to this association, that in less than eighteen years from organization, it had over 45,000 policy holders, $1,500,000 in assets, and $1,000,000 in surplus.

It occupies an intermediate position between those based on the purely co-operative and net valuation systems ; thus, the defects of the former and the needless requirements of the latter, are done away with.

To-day it has $100,000,000 of insurance in force, and $8,000,000 in losses have been paid. One can readily see that the above association is not only above reproach, but offers most flattering inducements to intending insurers.

It has on deposit over $53,000 with the Insurance Department of the Dominon of Canada, and $100,000 with the Insurance Department of the State of Illinois.

Its business is derived from every healthy section of the land, and its size has increased year by year, until now we can name the companies that are larger upon the fingers of a single hand. Growth in the good will of the insuring public, growth in the modern labor-saving methods of doing the work, growth in the adoption of attractive and advantageous features for the benefit of its patrons, and growth in the solid, prosperous condition of its finances, have all kept pace with this sterling company's development in size, making it to-day a splendid success in every way, an ornament to the system of insurance, of which it is so prominent an example and a lasting monument to the courage, wisdom and perseverance of the men who have given of the best years of their lives to the bringing about of this splendid success.

The head offices are located at Galesburg, Illinois, and the offices of the management for Canada are in the Freehold Loan Building, Toronto, where Mr. A. H. Hoover, the general manager, is to be found in charge, who will explain all the details and workings of the Association.

The Covenant Mutual now has about 3,000 policy holders in Canada, with $5,000,000 of insurance in force, and has paid the widows and orphans and beneficiaries of its deceased members in Canada alone, at this date, January 1, 1895, over $200,000.

Its new and attractive policy contracts are meeting with favor by the insuring public, and provide every possible feature of advantage that can be offered for the price asked.

We cheerfully recommend our friends and members to interview Mr. Hoover or his representatives, who will readily convince any right-minded, thinking man that his duty to his family or dependents is to secure a policy in the old reliable Covenant Mutual of Galesburg, Illinois.

MANUFACTURE OF BISCUITS BY MACHINERY.

The manufacture of biscuits by machinery is a modern industry, scarcely exceeding fifty years old in Great Britain.

The writer's acquaintance with the industry in Toronto began in 1848. The first maker known to the writer in Toronto was a Mr. Cubitt, who carried on the manufacture of hand-made crackers and horse-cakes, not the modern food for the war-horse, but a variety of ginger-bread, made in the form of a horse, but more like something to swear by, being neither like anything on the earth below, or the heavens above. His place of business was about two doors south of Gerard street, on the east side of Yonge street.

Daniel Cleal, whose place of business was on King street, south side, between Jarvis and George streets, had the first modern biscuit machine which I know of. It was scarcely ever used. Later on, David Maitland put in a machine. I never saw the product of either machine ; both were for hand power. Several other bakers made a few hand crackers and a few biscuits. Edward

Lawson was the next to use modern machinery, on the corner of Yonge and Temperance streets. About the same time, John Nasmith gave considerable attention to buiscuit making for the trade, and got considerable credit for a display of his products at the first International Exhibition held in Paris.

Edward Lawson sold out his Toronto business to Dodgson, Shields & Morton, and removed to Albion, adding flour milling to his biscuit business. Cheap water-power was the inducement.

Dodgson, Shields & Morton and John Nasmith did most of the city and neighboring business in biscuits. Quite a quantity of soda biscuits were imported from the United States for this market.

About this time—1855-7—Wm. Christie began the manufacture of hand-made biscuits. Later on—1858—he put in a very primitive machine, sharing the trade with John Nasmith, Edward Lawson and Dodgson, Shields & Morton.

The next decade saw many new men engaged in the business. Beaty & Sleiman, George Coleman, Geo. Constable, P. Slatter, G. S. & A. Wills. The latter firm bought out the plant put in by some parties from the United States, on the corner of Bay and Adelaide streets, whose name I cannot recall. In 1868, Alex. Brown joined Wm. Christie in establishing the firm of Christie, Brown & Co. About a year later, Wm. Hessin added biscuit making to his confectionery business. Robertson Bros. commenced biscuit making on the corner of Yonge and Trinity streets, finally removing to their present place of business on Queen street east.

One by one all dropped out of biscuit making, finding more profitable employment of their capital in other branches of their business, and the field was practically divided between Wm. Hessin and Christie, Brown & Co. Wm. Hessin has been succeeded by the Toronto Biscuit and Confectionery Co. The only one of the old brigade left is Christie, Brown & Co.

The latest addition to the biscuit brigade is that of Tait & Son: they can scarcely be said to be under full headway yet. Of course, makers in other parts of this and other countries have made raids on the Toronto trade, but the business of supplying biscuits to the citizens of Toronto is chiefly in the hands of its own manufacturers.

Toronto, as a biscuit manufacturing centre, has quite a good reputation.

W. CHRISTIE.

GEO. LUGSDIN & CO.

The firm of Messrs. Lugsdin & Co., saddle, harness and trunk manufacturers, No. 115 Yonge street, Toronto, is the best known firm in that line of business, and has undoubtedly the best connections of any similar firm in the Dominion.

It was established in the year 1869 by its present proprietors, Geo. Lugsdin and T. D. Barnett, and from the first has been a successful venture. The factory itself is a spacious building 30 x 100 feet in area, five stories high, and are adapted to the requirements of the trade. Over 30 skilled workmen find constant employment in it.

Mr. Geo. Lugsdin is an Englishman by birth. He came to Canada in the year 1852, and settled in Toronto. He commenced his mercantile life at the age of 15, as an apprentice to Mr. John Griffiths, King street, where he remained for five years, afterwards taking the foremanship of Messrs. Stuart & Co.'s business on Yonge street, which position he held for a period of ten years.

The firm carry a complete line of best English and American whips, saddles and horse clothing. Also their line of carriage harness is unsurpassed for latest design and workmanship in America. This well-known firm also make a *specialty of all commercial goods in the line of trunks and sample cases, which has given them a name.* You will always find them at the old stand with prices to suit your wants. Try them.

CONFEDERATION LIFE ASSOCIATION.

The annexed cut of the head office building of the Confederation Life Association represents one of the finest commercial buildings which adorn the Queen City of the West. The building is well situated in the centre of the business portion of the city.

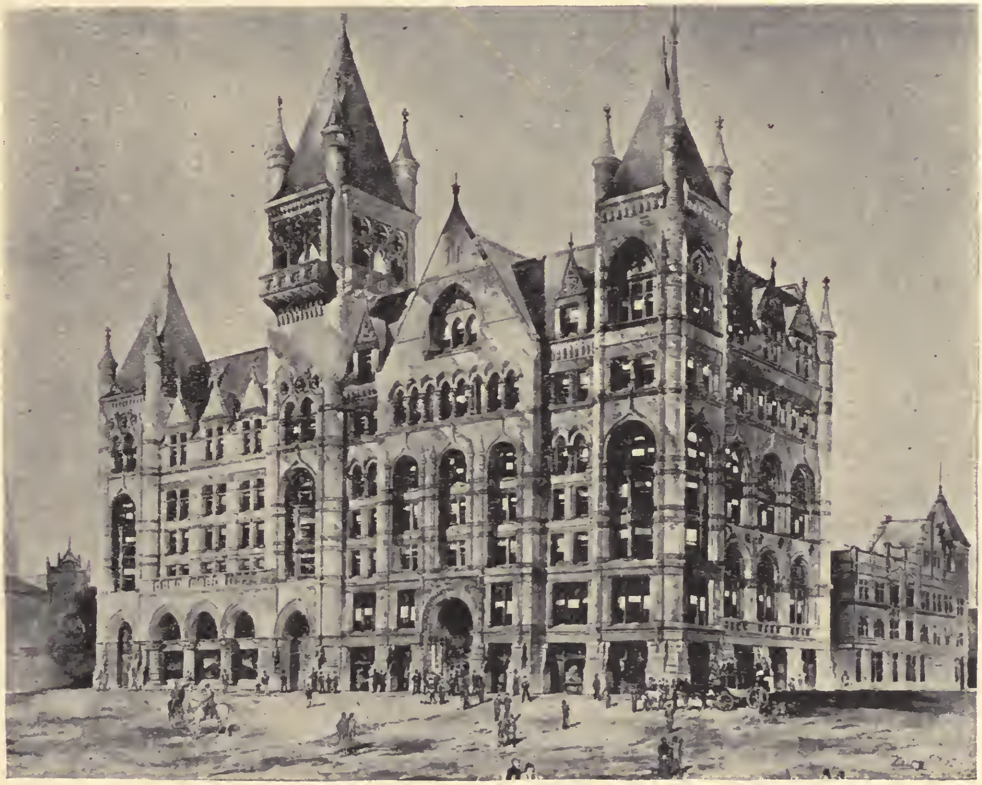
The Association was organized and commenced business in the latter part of 1871, and is now firmly established in public confidence. Incorporated by an Act of the Parliament of Canada, its business restricted to the Dominion of Canada and Newfoundland, it ranks as a purely Canadian company, occupying a foremost place amongst all the life companies doing business in Canada. The policy which has always governed its management, while conservative and careful to protect the best interests of its policy-holders in so far as the great aim of life insurance is concerned, namely, security and protection, has yet been liberal and progressive, affording to them all those privileges and benefits consistent with safety.

The officers and directorate of the company comprise many well-known business men. The president, the Hon. Sir W. P. Howland, C.B., K.C.M.G. who is also president of the London and Canadian Loan and Agency Company, has occupied this position for over twenty years, succeeding in this office the late Hon. Sir Francis Hincks, K.C.M.G., who was the first president of the Association. The vice-presidents are Edward Hooper, Esq., vice-president of the Canada Permanent Loan and Savings Company, Toronto; W. H. Beatty, Esq., barrister, vice-president of the Bank of Toronto and of the London and Ontario Investment Company. The directors are:—Hon. James Young, Galt, president of the Waterloo Fire Insurance Company; S. Nordheimer, Esq., Imperial German Consul, Toronto; W. H. Gibbs, Esq.; A. McLean Howard, Esq.; J. D. Edgar, Esq., M.P., barrister; Walter S. Lee, Esq., managing-director Western Canada Loan and Savings Company; Alfred L. Gooderham, Esq., vice-president Toronto Silver Plating Company; W. D. Matthews, Esq., grain merchant, director of the Canadian Pacific Railway Company and of the Dominion Bank; George Mitchell, Esq., merchant, Halifax, N.S.; Frederick Wyld, Esq., Wyld, Grasett and Darling, Toronto, director Standard Bank of Canada and of the London and Ontario Investment Company.

The managing-director, Mr. J. K. Macdonald, who has occupied this position and guided the affairs of the company for over twenty years with distinguished success was one of its original promoters, and during the first years of the company vice-president.

Mr. W. C. Macdonald, who holds the position of actuary, has a service of over thirteen years with the company, and was appointed to his present position in 1887. He studied under Mr. D. Parks Fackler, the well-known consulting actuary of New York.

The Association has a well-organized and efficient agency staff. The provincial organizations are under the following gentlemen, all of whom have been connected with the Association for many years: Manitoba, British Columbia and the North-West Territories—D. McDonald, inspector, Charles E. Kerr, cashier, Winnipeg; Maritime Provinces and Newfoundland—F. W. Green, manager, Augustus Allison, secretary, Halifax, N.S.; Province of Ontario—J. Tower Boyd, superintendent at head office; Province of Quebec—H. J. Johnston, manager, Montreal, and Mr. Boyd, superintendent.



THE ST. CLAIR SUB-MARINE TUNNEL,

From Sarnia, Ont , to Port Huron, Mich., under the St. Clair River, completes the link between the

GRAND TRUNK
GREAT INTERNATIONAL ROUTE
RAILWAY.

of Canada and its affiliated lines, viz.:

Chicago & Grand Trunk Railway.
Cincinnati, Saginaw & Mackinaw R.R.
Detroit, Grand Haven & Milwaukee Railway.
Grand Trunk Railway (in State of Michigan.)
Toledo, Saginaw & Muskegon Railway.

REMEMBER ! !

. . . THE . . .

GRAND Trunk Railway is the only line under one management from Portland and Quebec to Niagara Falls, Detroit, Port Huron, Milwaukee and Chicago, passing through Montreal, Toronto, Hamilton, London, and the most populous cities and towns in Canada. Passengers travelling via this Great International

TRUNK Line, cross the St. Lawrence River at Montreal over the world-renowned Victoria Tubular Bridge, nearly two miles long ; and while crossing the well-known Suspension Bridge over the Niagara River, a magnificent view is obtained of the Whirlpool Rapids and the majestic Niagara Falls. This

RAILWAY is double tracked between Montreal, Toronto and Hamilton. Dining cars are run on the Southern Division between Niagara Falls and Detroit, furnishing the best and most elaborate meals at reasonable prices. This Company being the first to establish a Dining Car Service, enjoys the distinction of being the "**Pioneer Dining Car Line.**"

THROUGH TICKETS ISSUED TO ALL PRINCIPAL POINTS IN CANADA AND THE UNITED STATES.

PULLMAN OR WAGNER PALACE CARS ON ALL EXPRESS TRAINS.

TOURIST TICKETS on sale during the Summer season by numerous routes to all points, including the Muskoka Lakes, Thousand Islands and Rapids of the St. Lawrence, Lake Champlain, Lake George, White Mountains, Portland and other Maine Seaside Resorts, Lake St. John, Saguenay River, etc., etc.

Apply to any of the Company's Agents, or to Agents of connecting lines, for maps, timetables, descriptive advertising, etc., and full information.

N J. POWER,
Gen. Pass. Agent.

G. T. BELL,
Asst. Gen. Pass. Agent.

L J. SEARGEANT,
General Manager.

BANK OF MONTREAL.

... ESTABLISHED 1817 ...

INCORPORATED BY ACT OF PARLIAMENT.

Capital all paid up, - - - - $12,000,000.
Reserve Fund, - - - - - - 6,000,000

HEAD OFFICE, - - MONTREAL.

Board of Directors.

HON. SIR D. A. SMITH, K.C.M.G., President.
HON. G. A. DRUMMOND, Vice President.
A. T. PATERSON, ESQ.
HUGH MCLENNAN, ESQ.
E. B. GREENSHIELDS, ESQ.
W. C. MCDONALD, ESQ.
HON. SIR J. C. ABBOTT, K.C.M.G.
R. B. ANGUS, ESQ.
W. H. MEREDITH, ESQ.

E. S. CLOUSTON, General Manager. ALEXANDER LANG, Asst. Gen. Manager.
A. MACNIDER, Chief Inspector, and Superintendent of Branches.
HUGH BUCHANAN, Asst. Superintendent of Branches. J. M. GREATA, Asst. Inspector.

Branches in Canada.

MONTREAL, - - - - H. V. MEREDITH, Manager.
Do. West End Branch, St. Catherine Street.

ALMONTE,	ONT
BELLEVILLE,	"
BRANTFORD,	"
BROCKVILLE,	"
CALGARY,	ALTA.
CHATHAM,	N. B.
CHATHAM,	ONT.
CORNWALL,	"
FORT WILLIAM,	"
GODERICH,	ONT.
GUELPH,	"
HALIFAX,	N. S.
HAMILTON,	ONT.
KINGSTON,	"
LINDSAY,	"
LONDON,	"
MONCTON,	N. B.
NELSON,	B. C.
NEW WESTMINSTER,	B.C.
OTTAWA,	ONT.
PERTH,	"
PETERBORO,	"
PICTON,	"
QUEBEC,	QUE.
REGINA,	ASS'A.
SARNIA,	ONT.
STRATFORD,	"
ST. JOHN,	N. B
ST. MARY'S,	ONT
TORONTO,	"
VANCOUVER,	B. C.
VICTORIA,	"
WALLACEBURG,	ONT.
WINNIPEG,	MAN.

In Great Britain.

LONDON, BANK OF MONTREAL, - - - 22 Abchurch Lane, E. C.

Committee.

SIR ROBERT GILLESPIE, PETER REDPATH, ESQ.
C. ASHWORTH, Manager.

In the United States.

NEW YORK, WALTER WATSON, R. Y. HEBDEN and S. A. SHEPHERD, 59 Wall Street.
CHICAGO, Bank of Montreal, - - W. MUNRO, Manager.

Bankers in Great Britain.

LONDON,	The Bank of Engand.
"	The Union Bank of London.
"	The London and Westminster Bank.
LIVERPOOL,	The Bank of Liverpool.
SCOTLAND,	The British Linen Company and Branches.

Bankers in the United States.

NEW YORK,	The Bank of New York, N.B.A.
"	The Merchants' National Bank.
BOSTON,	The Merchants' National Bank.
BUFFALO,	Bank of Commerce in Buffalo.
SAN FRANCISCO,	The Bank of B. C.
PORTLAND, Oregon,	" "

THE

City and District Savings Bank,

OF MONTREAL, was Founded in 1846, 44 Years Ago.

In 1871, by an Act of Parliament, it became a proprietary Bank with a subscribed **CAPITAL OF $2,000,000.** This capital, with the accumulated reserve, are ample security for the depositors.

The SAVINGS BANK can invest only in Federal and Provincial Governments' securities and Municipal Debentures, and it can lend only on the collateral security of stocks readily convertible into cash.

By law the Bank is obliged to keep not less than twenty per cent. of the amount of its deposits in Government Securities, or cash deposited in chartered Banks.

THE BANK DOES NOT LEND ON MORTGAGES.

When the Bank obtained its new charter, in 1871, the accumulated profits amounting to $180,000 were invested under authority of the Federal Government in Municipal Debentures, constituting the **"POOR FUND,"** the interest of which is yearly distributed to the incorporated Charitable Institutions of the city.

There are four branches of this Bank located in the city to afford greater facilities to depositors. The deposits now amount to $8,000,000, and the number of depositors to 45,600.

The President of the Bank is the HONORABLE EDWARD MURPHY, Senator; the Vice-President ALFRED LAROCQUE, Esq., and the Manager is HENRI BARBEAU.

THE MERCHANTS' BANK OF HALIFAX.

(INCORPORATED 1869.)

Head Office, HALIFAX, N.S.

Capital, Paid up, $1,100,000. Reserve Fund, $600,000.

BOARD OF DIRECTORS.—THOS. E. KENNY, ESQ., M.P., *President* THOMAS RITCHIE, ESQ., *Vice-President.* MICHAEL DWYER, Esq. WILEY SMITH, ESQ H. G. BAULD, ESQ. HON. H. H. FULLER, M.L.C. **D. H. DUNCAN, Cashier.**

AGENCIES.

ANTIGONISH, N S, C. E. Harris, Agt; BATHURST, N.B., J. F. Barry, Agt.; BRIDGEWATER, N.S., W S. Tupper, Agt; CHARLOTTETOWN, P.E.I., F. H. Arnaud, Agt.; DORCHESTER, N.B, F. McDougall, Agt.; FREDERICTON, N.B., W F. Mitchell, Agt; GUYSBORO, N S., T. G. A. Parkes, Agt.; KINGSTON, N.B, J. H. Abbott, Agt.; LONDONDERRY, N.S., E. Walsh Agt; LUNENBURG, N.S., R. S. Currie, Agt.; MAITLAND, N.S., D Cameron, Agt.; MONCTON, N. B., J. Trainor, Acting Agt; MONTREAL (*Notre Dame W.*) E. A. McCurdy, Man.; NEWCASTLE, N.B., John McKane, Agt.; PICTOU, N.S, G. R. Chisholm, Agt.; PORT HAWKESBURY, J. A. MacIsaac, Agt.; SACKVILLE, N.B., F. McDougall, Agt.; SUMMERSIDE, P.E.I., P. W. Morrison, Agt., SYDNEY, N.S., J. E. Burchell, Agt.; TRURO, N.S, Martin Dickie, Agt.; WEYMOUTH, N.S., D. Kemp, Agt.; WOODSTOCK, N.B., G. A. Taylor, Agt.; MONTREAL BRANCH, E L. Pease, Mgr.

CORRESPONDENTS.

Dominion of Canada	MERCHANTS' BANK of CANADA
Newfoundland	UNION BANK of NEWFOUNDLAND.
Bermuda	BANK of BERMUDA, Ltd.

IN UNITED STATES.

New York, N.Y. . . .	CHASE NATIONAL BANK.
Boston	NATIONAL HIDE AND LEATHER BANK.
Chicago	AMERICAN EXCHANGE NATIONAL BANK.

IN LONDON, ENGLAND.

BANK of SCOTLAND.

IN PARIS, FRANCE.

CREDIT LYONNAIS.

The

BANK OF NEW BRUNSWICK.

INCORPORATED 1820.

Capital Paid Up, - - - - $500,000.
Rest, - - - - - - - - - $525,000.

DIRECTORS.

HON. J. D. LEWIN, . . .	President.
JOHN YEATS, . . .	Vice-President.

C. H. FAIRWEATHER. S. JONES.
W. W. TURNBULL.

Geo. A. Schofield,	*Joshua Clawson,*
Manager.	**Cashier.**

ST. JOHN, N.B.

January 15th, 1894.

La Banque du Peuple.

ESTABLISHED IN 1835.

Capital Paid up, - - - - - - - $1,200,000
Reserve, - - - - - - - - - - 480,000

Head Office, MONTREAL.

BOARD OF DIRECTORS:

JACQUES GRENIER, Esq., President. GEORGE BRUSH, Esq., Vice-President.
M. BRANCHAUD, Esq. WM. FRANCIS, Esq. CHS. LACAILLE, Esq.
ALPHONSE LECLAIRE, Esq. A. PREVOST, Esq.

J. S. BOUSQUET, Cashier.

WM. RICHER, Asst.-Cashier. | A. A. GAGNON, Inspector.

BRANCHES:

Quebec, Basse-Ville, P. B. Dumoulin, *Man.*
Quebec, St. Roch, Nap. Lavoie, "
Three Rivers, Que., P. E. Panneton, "
St. Jean, Que., Ph. Baudoin, "
St. Remi, Que., C. Bedard, "
St. Jerome, Que., J. A. Théberge, "
Coaticook, P.Q., J. B. Gendreau, *Man.*
St. Catherine Street East, Montreal, A. Fournier, "
Notre-Dame Street West, Montreal, H. St. Mars, "

AGENTS IN CANADA.

Ontario—Molsons Bank and Branches.
New Brunswick—Bank of Montreal.
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DIVIDENDS.—1st June and 1st December. **ANNUAL MEETING.**—1st Monday in June.
BOARD MEETINGS.—Every Tuesday and Friday.

OFFICE HOURS.

10 a.m. to 3 p.m., from 1st May to 1st Dec. | 10 a.m. to 2 p.m., from 1st Dec. to 1st May.

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WINDSOR.

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ESTABLISHED 1873.

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Paid-up, - - - 479,500

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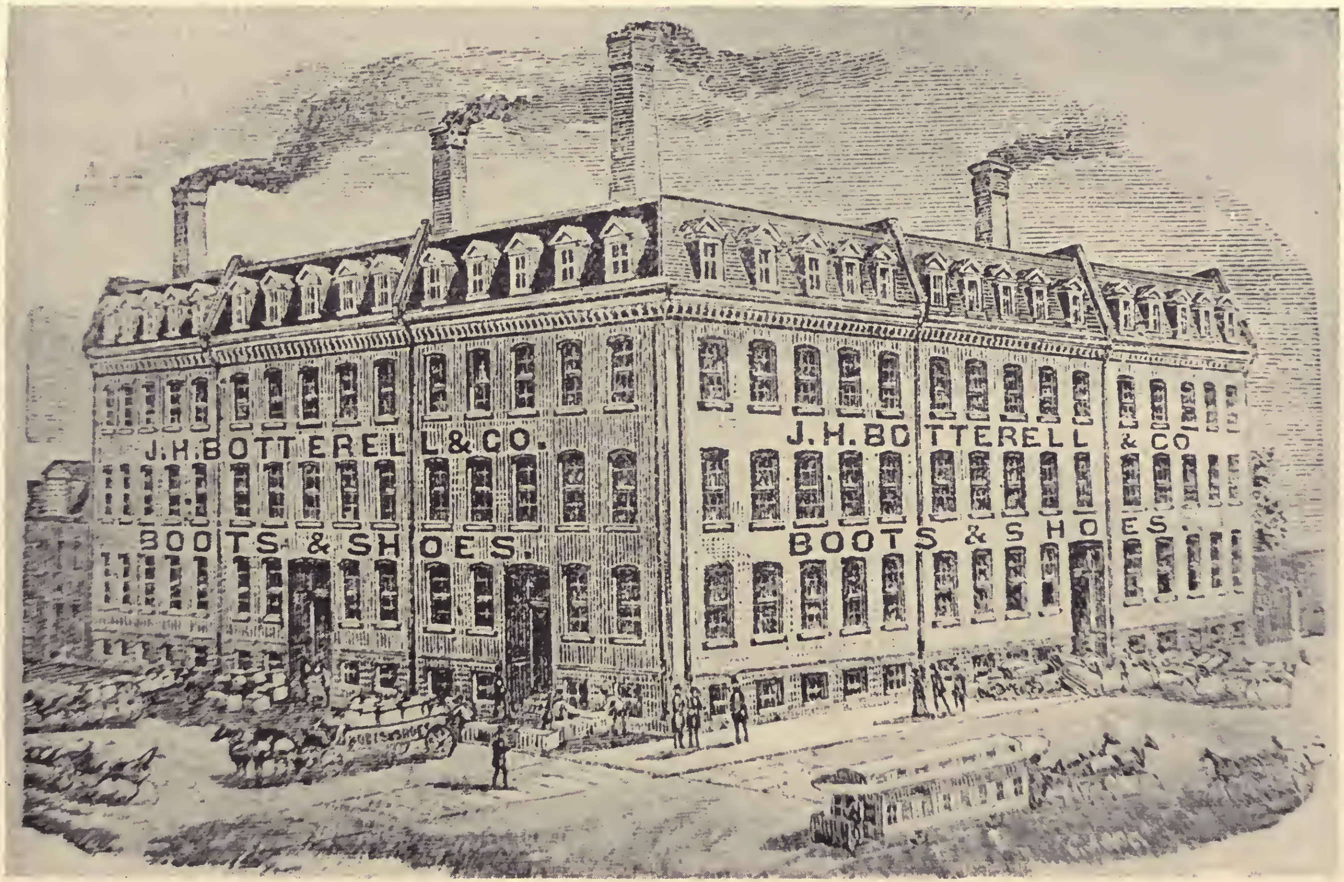
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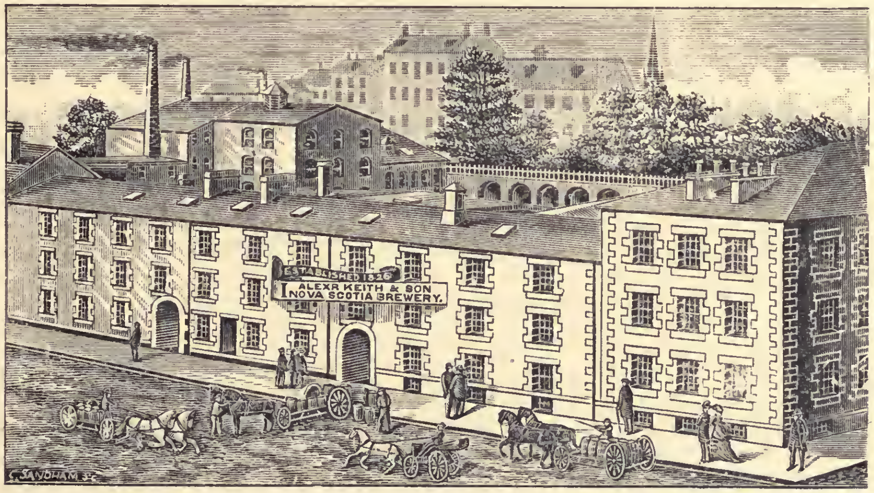
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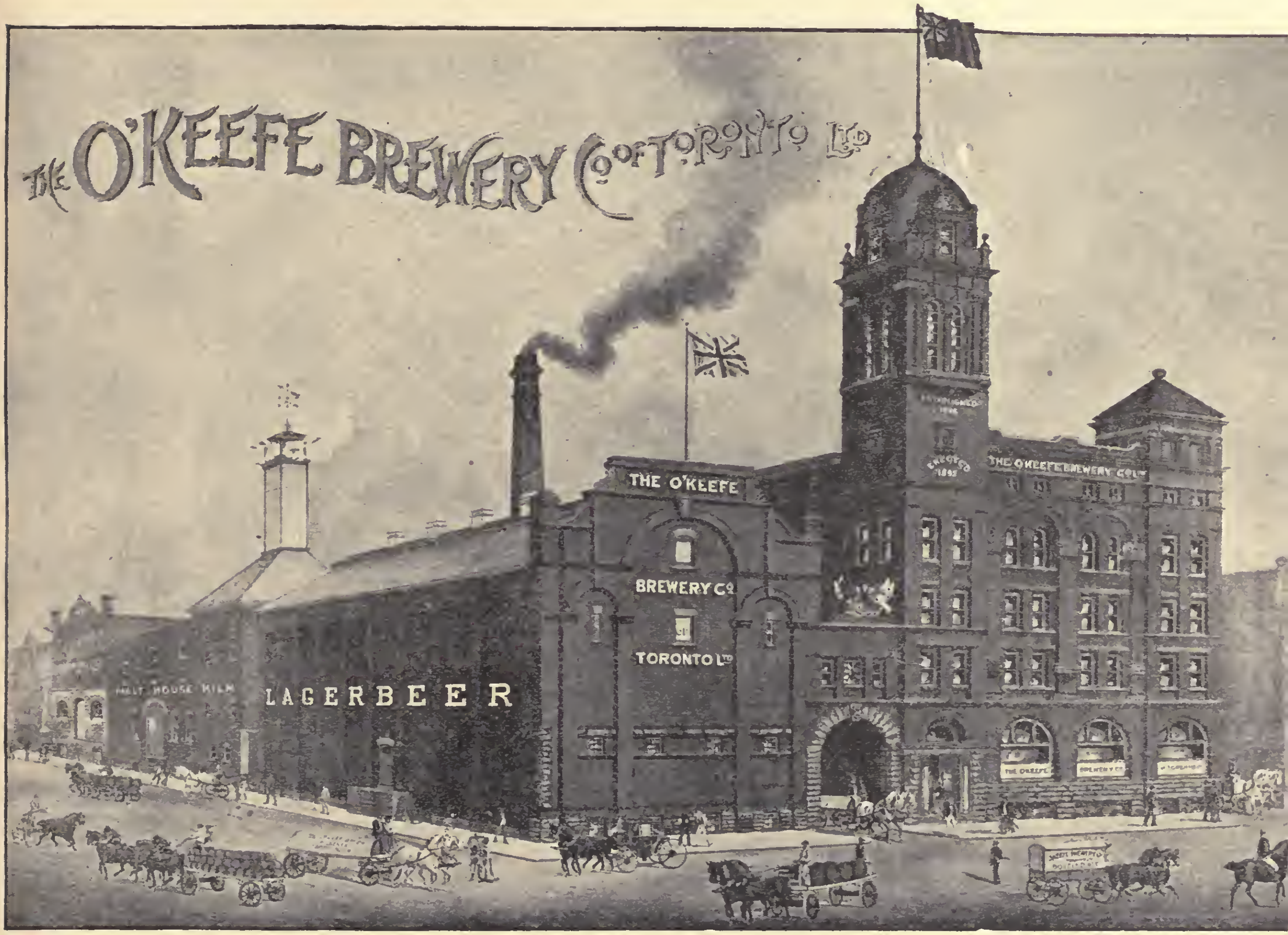
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GOLD LABEL ALE, in bottles only.
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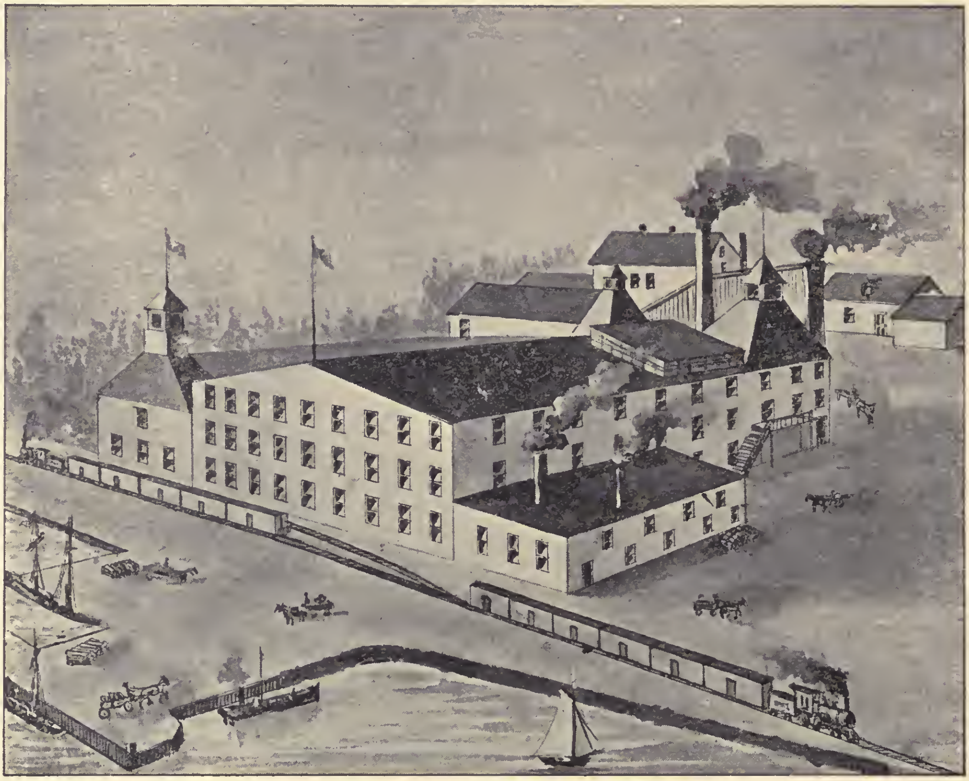

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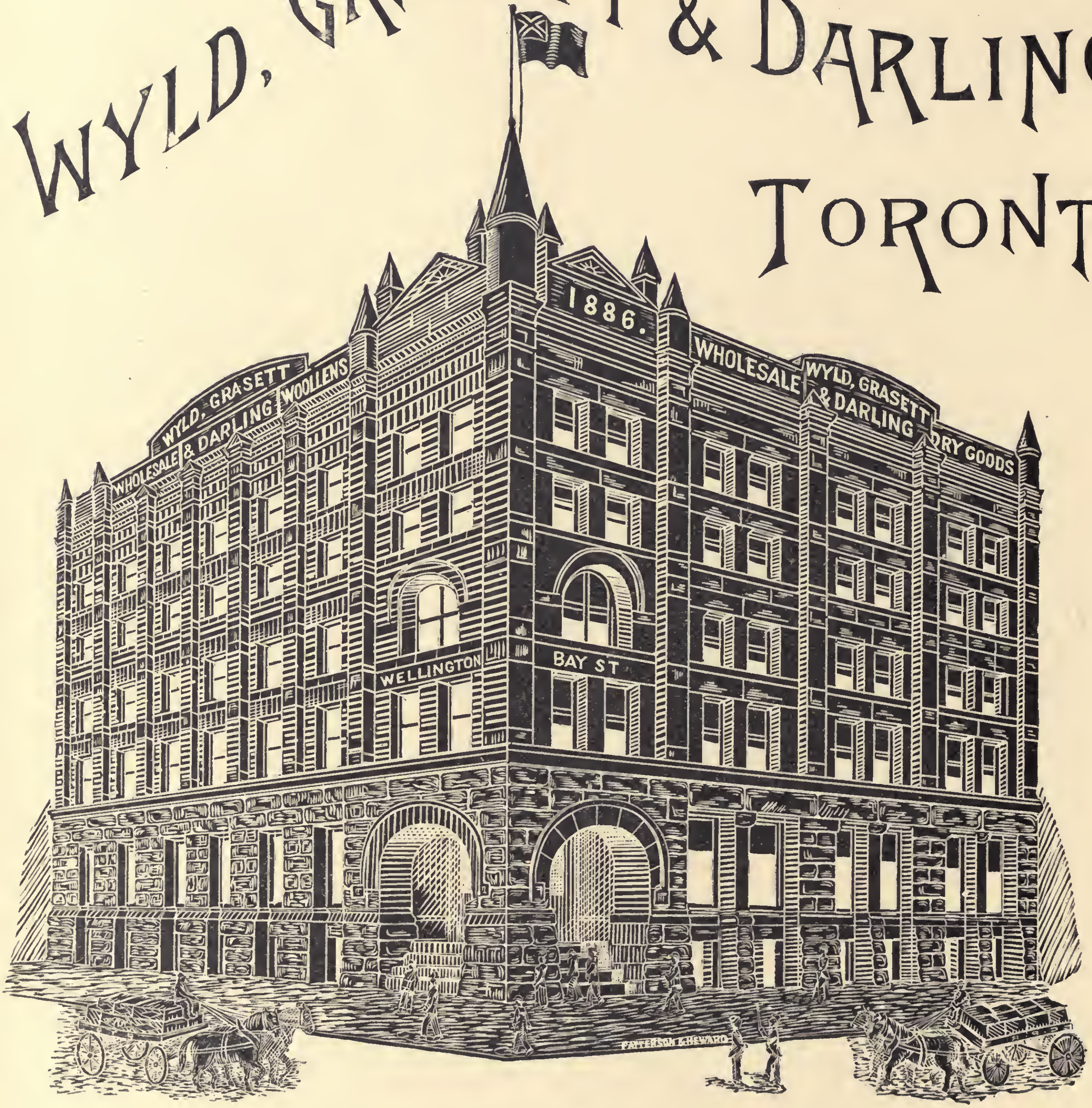
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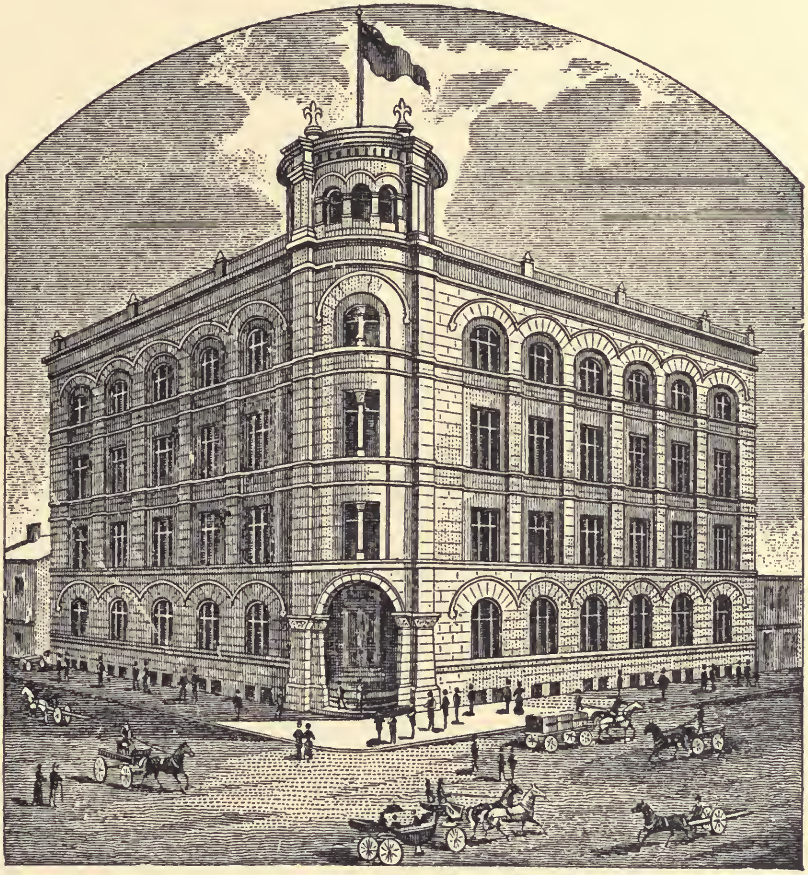

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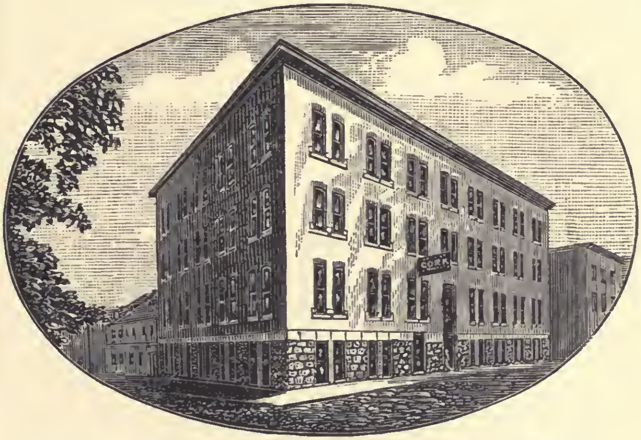

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[Ltd.]

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AND HAS ACQUIRED THE BUSINESS HERETOFORE CARRIED ON BY THE DOMINION ELECTRIC CO., TD., AND THE PACKARD LAMP CO., LTD, MONTREAL, AND IS OFFICERED AS FOLLOWS:

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CHAS. C. PAIGE, - - - Manager.

THE works are now located in St. Catherines, Ont., and the plant purchased by them has formerly been known as the Neelon Empire Mill property, where, from July 1st, 1895, the PACKARD high grade Incandescent Electric Lamp will be manufactured, as well as the PACKARD TRANSFORMER and other electric appliances and supplies, it being the Company's intentions to largely increase its lines of manufacture. The PACKARD LAMP has been manufactured for several years by the New York and Ohio Co., of Warren, Ohio, and on account of its high grade, has earned an enviable reputation the world over, as is demonstrated by the fact that, although comparatively new to Canadians, it can be found in nearly every city from Halifax to Vancouver, and large shipments have also been made from Canada to Newfoundland, Cuba, Mexico and Brazil.

RENAUD, KING & PATTERSON.

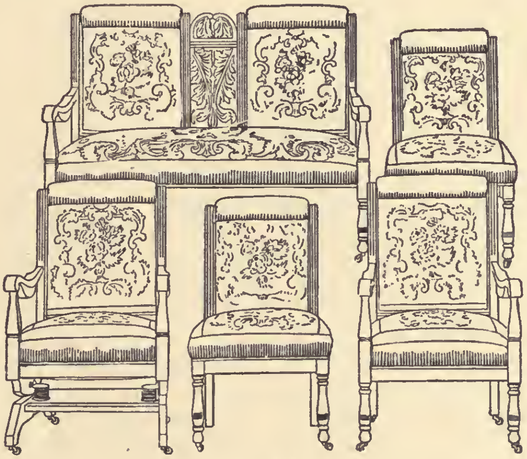
FURNITURE AND BEDDING FOR COMMERCIAL TRAVELLERS AND OTHERS.

The members of this old and reliable firm giving their time exclusively to this line are enabled to offer their customers better service.

Their stock is one of the largest in the land, and their trade extends from one end of the Dominion to the other.

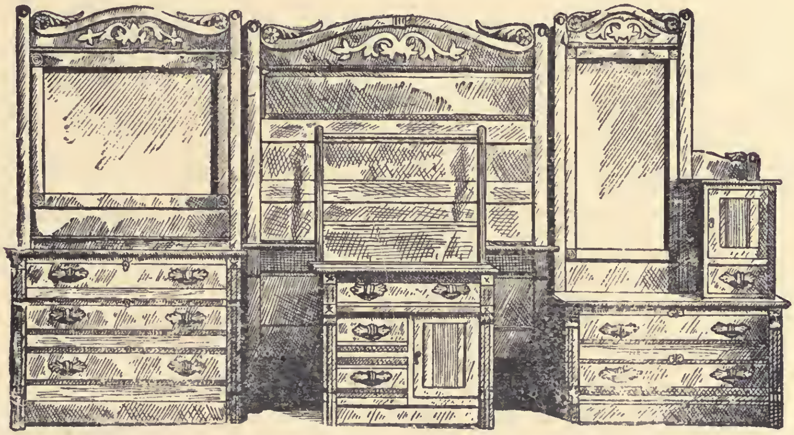
Commercial Travellers would serve their customers' interests by recommending this house to their attention.

Warerooms: 650 and 652 Craig Street, Montreal.



This Suite in Genuine French Moquette Rugs, Spring Edges,

$50.00 NET.



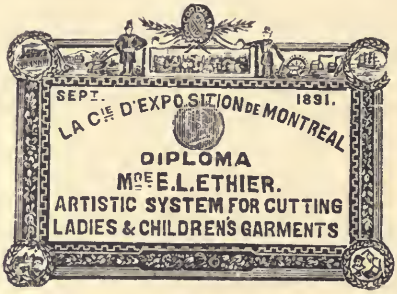
This Suite in Polished Oak, Bevelled Mirror, Cheval Dresser,

$26.50 NET CASH.

Ladies' Cutting Academy.

ESTABLISHED IN 1891.

The Courses comprise Designing of Patterns, Cutting, Joining, Fitting, Altering, Draping Skirts, Mantles, Dolmans, etc.



SEPT. 1891.
LA Cie D'EXPOSITION DE MONTREAL
DIPLOMA
Mme E.L.ETHIER.
ARTISTIC SYSTEM FOR CUTTING
LADIES & CHILDREN'S GARMENTS

MRS. E. L. ETHIER

Obtained great success at the last Provincial Exposition the Gold Medal and First-Class Diploma having been awarded to her.

88 ST. DENIS ST.

ESTABLISHED 1890. TELEPHONE 6057.

E. L. ETHIER & CO., Billiard and Pool Manufacturers.

Turning and Coloring BALLS.

. . WE ALSO KEEP . .
Bowling Alley Balls and Ten Pins.

A most complete assortment of BILLIARD GOODS.

88 St. Denis St.,
MONTREAL.

DESKS AND CABINETS.

OFFICE FURNITURE.

The finest assortment and largest stock in the Dominion.

SOLE AGENTS:
Toronto, Montreal and Manitoba,

CANADIAN OFFICE & SCHOOL FURNITURE CO., Limited,
PRESTON, ONT.
A. CUTLER & SONS, - - - Buffalo, N.Y.
E. H. STAFFORD & CO., - - Grand Rapids, Mich.

TORONTO FURNITURE SUPPLY CO., Ltd.

56 King Street West,
(Next the Mail Building),
TORONTO.

W. R. FEE & CO.

Retail Furniture Dealers

The Latest Styles always on hand.

BEST GOODS. LOWEST PRICES.

361 ST. JAMES STREET,
MONTREAL.

BEDDING!

. . GET YOUR . .

Bedding and Bedsteads

FROM A FIRST-CLASS HOUSE.

ESTABLISHED 25 YEARS. ROCK BOTTOM PRICES.

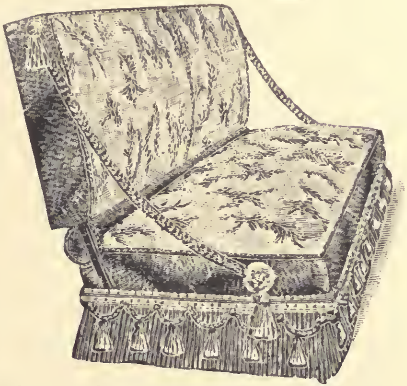
OLD BED FEATHERS and MATTRESSES PURIFIED and RE-MADE at the Shortest Notice.

J. E. Townsend,

1 LITTLE ST. ANTOINE ST.,
Cor. St. James St., ONLY.

TELEPHONE 1906.

P. ROONEY
WM. ALBERS



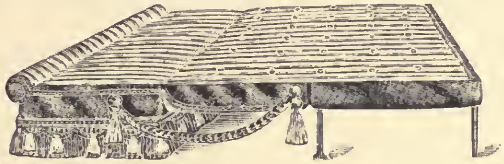
The Montreal Divan Bed

Patd. 9, 7, '94.

An elegant Divan and Bed combined.

The most Useful, Comfortable and Ornamental Novelty in Combination Furniture in the market.

This Divan is a combination of a beautiful divan by day any a comfortable bed by night. It is covered with any kind of material, viz: Rugs, Brocotelles, Tapestry, etc, Its construction is simple indeed. Any child can operate it. It is a very useful and ornamental piece of furniture for parlors, offices, hotels, steamboats, saloons, and limited housekeeping.



Ask your dealer for it, or call at

THE MONTREAL DIVAN BED CO.,

Office and Salesroom : 3 Hanover Street, Montreal.

SURPRISE

SOAP.

. . MANUFACTURED BY . .

The St. Croix Soap M'f'g Co.,

ST. STEPHEN, N.B.

Branches :

MONTREAL
TORONTO
WINNIPEG
VANCOUVER.

MEAT AND DRINK FOR ALL!

From the Cradle to the Grave.
In Sickness and in Health.

JOHNSTON'S FLUID BEEF—IN TINS
The great Strength-giver.

JOHNSTON'S FLUID BEEF
With Hypophosphites. Brand "Staminal" registered. A food and a tonic.

FLUID BEEF CORDIAL
Specially adapted for use as a beverage by hotels and restaurants.

TRIPLE EXTRACT OF BEEF [Clarefied]
Specially prepared for use in cold water, with mineral or soda water, and with spirituous liquors.

SOLUBLE EXTRACT OF BEEF
For beef, iron and wine.

LEMON PHOSPHATE
This preparation is the natural acid of the lemon combined with the acid phosphate of calcium—a perfect summer drink.

MILK GRANULES
The ideal food for infants.

MILK GRANULES WITH CEREALS
For infants and invalids.

—PREPARED BY—

The Johnston Fluid Beef Co., Montreal.

HUDON, HÉBERT & CIE.,

Wholesale Grocers and Wine Importers.

* * *

CONSTANTLY ON HAND

Great Varieties in

TEAS, . . .

FRENCH LIQUEURS,
AND ALL SORTS OF
TABLE DELICACIES.

* * *

Corner St. Sulpice and DeBresoles,
MONTREAL.

FOR SALE EVERYWHERE.

Cream or Plain
Tablets
Sticks
Drops

HOMOEOPATHIC
Malted
Rock
Nibs

CHOCOLATE & COCOA

FRY

Is by Far the BEST

WHOLESALE AGENTS:

D. MASSON & CO.,

326 St. Paul St., MONTREAL. Telephone 109.

LUCAS, STEELE & BRISTOL,

WHOLESALE GROCERS

HAMILTON, = Ontario.

W. H. Gillard & Co.,

WHOLESALE GROCERS

Hamilton, Ont.

WHITEHEAD & TURNER

Wholesale Grocers

DIRECT IMPORTERS

WEST INDIA AND MEDITERRANEAN PRODUCE.

China and Japan Teas.

PROPRIETORS

Quebec Steam Broom and Brush Factory,

QUEBEC.

KINLOCH, LINDSAY & CO.

Wholesale Grocers

80 AND 82 ST. PETER STREET,

Montreal.

MAIL ORDERS PROMPTLY ATTENDED TO

1834 -- 1895.

J. A. MATHEWSON & CO.,

202 McGill St., Montreal.

Importers and Wholesale GROCERS.

Buyers in this Establishment have the advantages of lengthened experience, with Freshness of Stock and Assortment maintained.

ORDERS CAREFULLY ATTENDED TO.

Established 1870.

Laporte, Martin & Co.,

WHOLESALE GROCERS,

Nos. 72. 74, 76 & 78 St. Peter Street,

—ALSO—

No. 11 LEMOINE ST.,

MONTREAL.

ETABLIE EN 1870.

Laporte, Martin & Cie.,

EPICIERS EN GROS,

Nos. 72, 74, 76 et 78 Rue St-Pierre,

—AUSSI—

No. 11 RUE LEMOINE,

MONTREAL.

HUDON & ORSALI

Wholesale Grocers.

278 ST. PAUL ST.,

MONTREAL.

BAULD, GIBSON & CO.

Established 1816.

Wholesale Grocers,

. . AND . .

Commission Merchants.

HALIFAX, - - Nova Scotia.

John Tobin & Co.

HALIFAX, N.S.

Importers and
Dealers in

West India Goods
Groceries
Provisions
Bread Stuffs

TEAS A SPECIALTY.

Wholesale Only.

L. W. TELMOSSE & CO.

242-246 St. Paul Street,

MONTREAL.

Wholesale Grocers . . .

Importers and
Wholesale Dealers In

. . . Wines and Liquors.

VIAU & FRERE

MANUFACTURERS
OF

Biscuits . .

Confectionery

. . Chocolates

AND

Self-Raising Flour,

MONTREAL.

G. R. Renfrew & Co.

QUEBEC.

By special appointment Furriers
to Her Majesty the QUEEN. . .

Largest Stock of
. Fine Furs .
in Canada.

WHOLESALE AND RETAIL.

Write for Catalogue and Price List.

BRANCH AT
5 King Street East, - TORONTO.

J. B. LALIBERTE

145 St. Joseph Street,
QUEBEC.

The Largest Manufacturer of Furs in Canada

In the palatial showrooms of this extensive establishment will be found the latest novelties in . .

Ladies' and Gents' Furs & Fancy Fur Rugs.

A Great Variety of Mounted Skins and a Rare Assortment of Indian Goods. . .

YOUR DRIVER WILL SHOW YOU THE PLACE ON YOUR WAY TO MONTMORENCY FALLS.

China Cuspidors, Tea Sets, Toilet Ware, Fruit Jars.

Gasaliers, Piano and Table Lamps, Cutlery, Plated Goods.

JOHN L. CASSIDY & CO.

. . IMPORTERS OF . .

China, Crockery & Glassware

ALWAYS IN STOCK
Street Lamps, Lanterns,
Station Lamps, Headlights,
&c., &c.

OFFICES AND SAMPLE ROOMS:
339 & 341 ST. PAUL STREET,
MONTREAL.

Export Orders
a Specialty.

Branches: Winnipeg, Man.
Victoria, B.C.

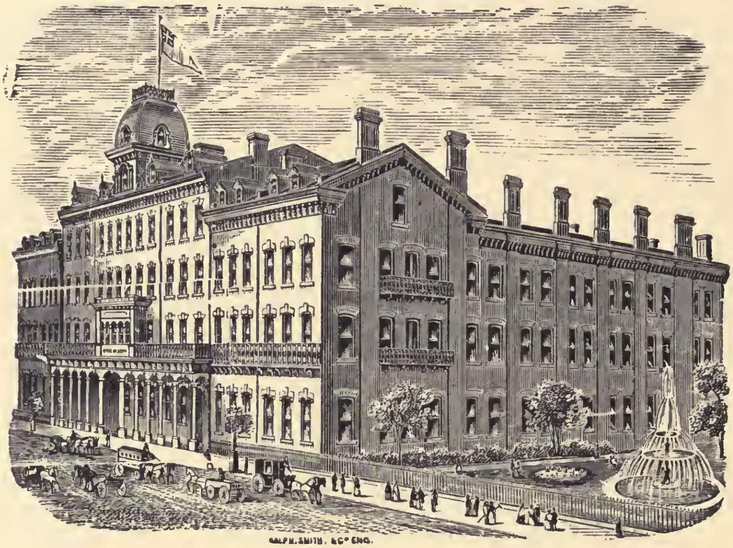
GEORGE T. DAVIE,

Dry Dock
Ship Liner
and Caulker

LEVIS, QUE.

THE QUEEN'S

TORONTO, ONTARIO.



RALPH SMITH, & Co ENG.

Celebrated for its Home Comforts, Perfect Quiet, Good Attendance, and the peculiar excellence of its Cuisine.

DELIGHTFULLY SITUATED NEAR THE BAY, ON FRONT STREET, CONVENIENT TO BUSINESS CENTRE, RAILROAD DEPOT, STEAMBOATS, ETC.

Electric Cars to all parts of the city pass the door

PATRONIZED BY ROYALTY AND THE BEST FAMILIES.

McGAW & WINNETT, - PROPRIETORS.

. . . THE . . .

St. Lawrence Hall,

MONTREAL.

HENRY HOGAN, Proprietor.

Situated
on St. James Street,
the principal
Street in the City.

RATES FROM

TWO DOLLARS AND A HALF PER DAY

UPWARDS.

The Hotel has been re-furnished, re-decorated and completely renovated throughout, and now offers accommodation equal to that of any hotel in America. .

Sanitary Arrangements Perfect.

Cuisine Unexcelled.

Most Central Location.

Tourists and Commercial Men can find in the Hall all the comforts of the most refined home. . .

BALMORAL HOTEL

NOTRE DAME STREET,
MONTREAL.

E. H. DUNHAM & CO., - - - PROPRIETORS.

. . LOCATION . .

The Balmoral Hotel is situated on Notre Dame Street, one block from Victoria Square, and five minutes from all the Steamboats and Railway Stations. . . . . . .

Seventy-five thousand dollars was expended on the Hotel during the winter of 1893.—It is now the most complete, best furnished and cheerful House in the Dominion. A visit will confirm these statements

The cuisine is under the control of an experienced French chef, and the table will be found to be unexcelled. . . . . . .

The facilities for getting about the city by the street cars are excellent. Electric cars over every line in Montreal pass the door. . . . .

It is conducted entirely on the American Plan. Parties telegraphing for rooms, will receive special attention, and be answered in all cases. . . . .

Our Rates will be found as reasonable as at any first-class hotel. . . . . .

Lighted throughout with electricity. The only hotel in Canada having this light in bed rooms . .

. . THE . .

ALBION HOTEL,

MONTREAL.

THIS popular and well-known house has from the first enjoyed a liberal patronage. Since coming under the present management its popularity has rapidly increased, and its reputation as a desirable hotel has become permanently fixed. Comfortable, well-furnished rooms, superior table, and close attention to guests, have enabled the proprietors to secure for THE ALBION the name of a first-class house in every respect. . . . . . .

Its situation, in the very centre of the city, in close proximity to the leading wholesale and retail houses, has brought to it the patronage of business men and those desiring to be in easy reach of the trade centres ; while for the pleasure seeking portion of the travelling public it is a favorite resort, affording all the comforts desired. . . . . .

The Ocean Steamers and St. Lawrence river boats land one block below the Hotel, and the Railway depots are in close proximity.

* * *

THE TERMS ARE $1.50 TO $2.00 PER DAY.

Clubs and Special Parties will be liberally dealt with.

...HOTEL CADILLAC...

1912 and 1914 Notre Dame Street,

MONTREAL, CANADA.

THIS new and elegant hotel is located on Notre Dame Street, in the centre of the business portion of the city, and is convenient to Steamboat Landings and Railway Depots.

* * *

THE building has been extended, forty-eight new bedrooms and ten commodious sample rooms added. The entire building is lighted by electricity, heated by steam, and furnished with electric bells and all modern improvements.

Appointments * and * Cuisine * Unexcelled.

JOHN W. LEWIS,

PROPRIETOR.

BENJ. TRUDEL,
Proprietor & Manager.

HOTEL FLORENCE

QUEBEC,
CANADA.

Street Cars pass the Door every Ten minutes. Electric Light and Bells throughout, Telephone Connections, Etc.

The Florence

Is the Most Pleasant, Attractive and Comfortable House for Tourists that can be found on this Continent.

Its location is Unequaled,

And the panoramic view to be had from the Balcony is not even surpassed by the world-renowned Dufferin Terrace, as

It Commands a Full View

Of the River St. Lawrence, the St. Charles Valley, Montmorency Falls, Laurentian Range of Mountains and overlooks the largest part of the City.

The Rooms are Large,

Elegantly Furnished and well Ventilated, and the Table FIRST CLASS.

The Means of Escape

In case of fire, are unsurpassed—Iron Balconies at the end of every passage, with straight Iron Stairs, leading to the ground. It is so perfect and safe that guests (Ladies and Gentlemen) are making daily use of it when wishing to go in and out to the rear streets.

Tourists

Staying at other Hotels are especially invited to visit **"The Florence,"** and also enjoy the magnificent view to be had from its Verandah.

THROUGH TICKETS

And Sleeping Car accommodations can be secured via Grand Trunk Ry., Canadian Pacific Ry., Intercolonial Ry., Delaware & Hudson Canal Co.'s R. R., Vermont Central R. R., Rome, Watertown & Ogdensburg R. R., N.Y. Central R.R., Richelieu & Ontario Navigation Co.'s Palatial Boats, and the Quebec Steamship Co.'s Steamers.

HOTEL VICTORIA

QUEBEC, CANADA.

BENJ. TRUDEL, = = **Proprietor.**
THOS. C. SHALLOW, - - - **Manager.**

This Hotel has been newly furnished throughout and is first-class in every respect.

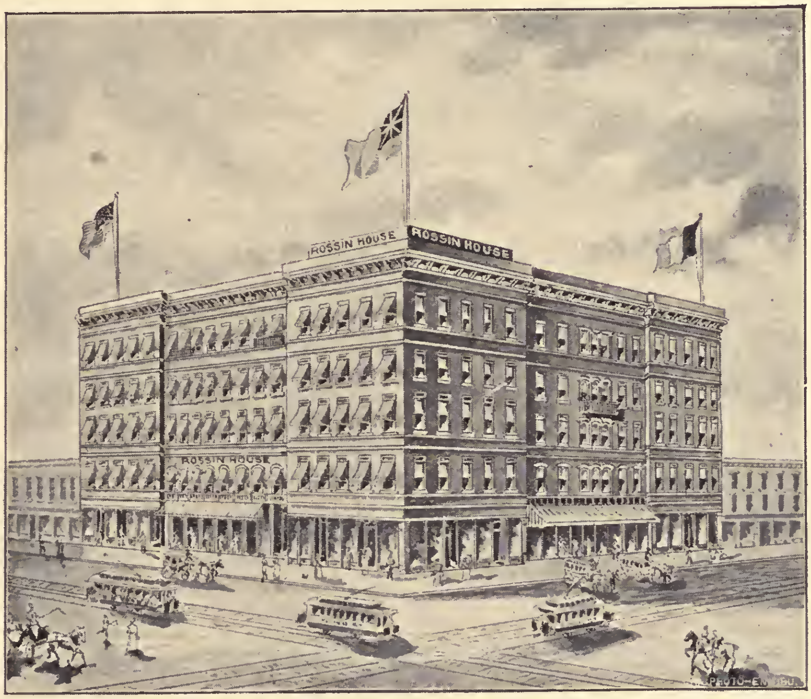
SPECIAL INDUCEMENTS TO COMMERCIAL TRAVELLERS.

HALIFAX HOTEL

Halifax, N.S.

H. HESSLEIN & SONS,
Proprietors.

THE ROSSIN HOUSE, - TORONTO, Ontario.



THE ROSSIN HOUSE is the largest, best furnished, best ventilated, and best managed Hotel in the Province of Ontario; also the most central first-class Hotel in Toronto, being situated on the corner of King and York streets only two blocks from Union Depot. While the Rossin enjoys all the conveniences of its near proximity to a railway centre, its patrons find it sufficiently removed from the noise, smoke, dust, etc , due to the heavy traffic along the tracks on the lake front in the vicinity of the Union Depot.

Besides its superior location, it is the only Hotel in Toronto complete in all its appointments, with magnificent parlors and bedrooms, detached or en suite, lofty ceilings and imposing corridors.

Owing to its increased patronage, the Hotel Company have enlarged the Rossin by an addition of 75 elegantly furnished rooms en suite, with baths.

The Rossin House enjoys the reputation of being patronized by more distinguished English, American and foreign visitors than any other Hotel in the City; we might mention among many others the Prince of Wales, Duke of Edinburgh, Peince Leopold, also two ex-Presidents of the United States. Prince Bonaparte, when in Toronto returning from the World's Fair, in a letter to the manager said that the accommodation at the Rossin for himself and suite was superior to any that he had occupied during his trip. Prices are graduated according to location of rooms.

THE RUSSELL

OTTAWA.

F. X. ST. JACQUES, - - - PROPRIETOR.

St. John, N. B.,

2ND FEBRUARY, 1894.

WE respectfully direct your attention to the fact that we have purchased the entire control of the **Royal Hotel,** with which we have been connected for many years during the life of the late proprietor, MR. THOMAS F. RAYMOND, and we beg to assure you that it will be our earnest endeavor to maintain that high reputation which the ROYAL has long enjoyed as the leading hotel of the Maritime Provinces and one of the best in the Dominion of Canada.

We solicit the continuance of your patronage, and remain,

Yours respectfully,

WM. E. RAYMOND.
HENRY A. DOHERTY.

RAYMOND & DOHERTY.

AVENUE

HOUSE,

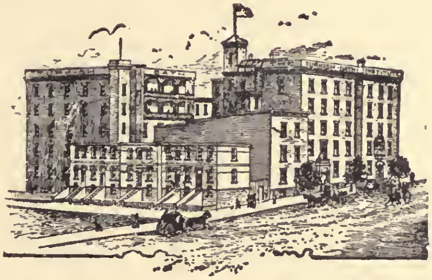
MCGILL COLLEGE AVE., MONTREAL.

THIS popular Family Hotel is central, quiet, near depots and points of interest. Travellers will find clean, comfortable rooms, and good table. Hot and Cold Baths. No liquor sold.

TERMS: $1.50 TO $2.00 PER DAY.

TO INSURE ROOMS, PLEASE WRITE IN ADVANCE, OR SEND FOR CIRCULAR.

E. S. REYNOLDS Proprietor.



No Canadian Institution represents the country's progress better than the . **Turkish Bath Hotel**

ST. MONIQUE ST., (NEAR THE WINDSOR) MONTREAL.

Largest and Finest Temperance Hotel in Canada. Highly popular and widely known. Lately enlarged to nearly 200 rooms. Especially patronized by ladies, clergymen, physicians and professional men, temperance men and tourists.

ELEVATORS, ELECTRIC BELLS AND MODERN IMPROVEMENTS GENERALLY.

Turkish and Swimming Bath Departments among the best on the continent. Turkish Bath open all night. Water Baths all free to guests. Elegant Drawing and Dining Rooms. Superior and Healthful Table.

TERMS—$1.75 to $2.50, according to room.

Special Rates for individuals or families by the week or month.

J. K. ALEXANDER, M.D., Proprietor.

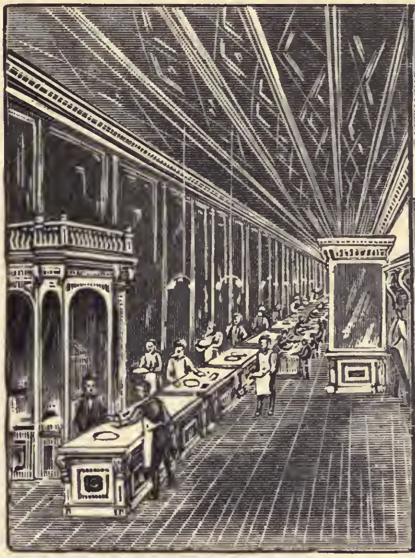
F. E. McKYES, Manager.

THE OXFORD RESTAURANT,

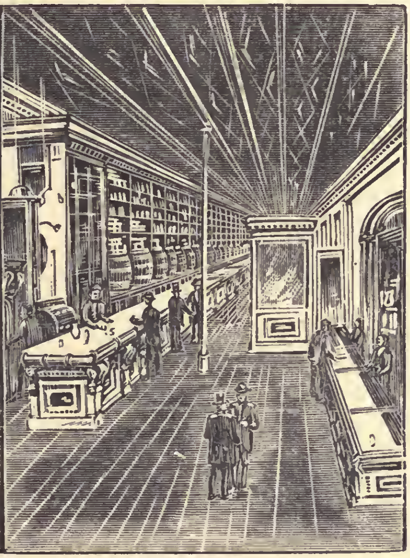
43 & 45 UNIVERSITY ST., MONTREAL. Established in 1879

LUNCH FROM 12 UNTIL 2.30 P.M.

MEALS A LA CARTE UP TO MIDNIGHT.



INTERIOR OF DINING ROOMS.



INTERIOR OF BAR.

The most modern & complete establishment in the Dominion, convenient to all the Theatres, C. P. R. and G. T. R. depots.

Wines, Spirits, Cigars, &c., &c., imported direct.

WILLIAM KEARNEY, PROPRIETOR.

GO TO THE

MAGOG HOUSE

WHEN IN

Sherbrooke, Que.

The Leading Commercial House
in the city.

House Open for all Night Trains.
Free Carriage to and from C. P. R Station.

Sherbrooke House,

SHERBROOKE, P.Q.

W. A. RICHARDSON & CO., PROPRIETORS.

Steam Heat, Electric Light,
Electric Bells, Bathrooms.

ENTIRELY REFURNISHED THROUGHOUT.

Special attention paid to
the Commercial Trade.

The

Tecumseh

LONDON, ONTARIO,

CANADA.

C. W. DAVIS,
PROPRIETOR.

ROYAL HOTEL

HOOD & BRO.,
PROPRIETORS.

HAMILTON, ONT.,
CANADA.

ESTABLISHED 1864.

COPELAND HOUSE,

PEMBROKE, ONT.

One of the leading Hotels of the Ottawa Valley.

◁HEADQUARTERS FOR COMMERCIAL MEN.▷

GOOD SAMPLE ROOMS.

T. & W. MURRAY, Proprietors.

British American Hotel.

KINGSTON, ONT.

One of the Best-known Hotels in Canada.

E. W. DOWLING, PROP.

HOTEL BRUNSWICK

MONCTON, N.B.,

CANADA.

The largest and best located hotel in the city, with all modern improvements, lighted throughout with electricity, accommodating 200 guests, situated in the centre of spacious grounds and surrounded by elegant shade trees, making it specially desirous for tourists in the summer months.

GEORGE McSWEENEY,

PROPRIETOR.

KENNEBEC

HOTEL,

NEAR THE RAILWAYS AND FERRY,

* LEVIS. *

SPECIAL RATES FOR COMMERCIAL TRAVELLERS.

JAMES LAWLOR, PROP.

THE SUN LIFE ASSURANCE CO.

OF CANADA.

HEAD OFFICE, = MONTREAL.

The experience of this Company indicates most careful and progressive management, and the records show that due regard is had to economy, and to the safe and profitable investment of its funds. This, with a careful selection of risks, will make any Company a success. But, added to the above, is another prominent feature long peculiar alone to the SUN LIFE OF CANADA—its unconditional policy—which has done much to earn for it its present popularity.

The Company has again taken a step forward, and is now issuing a non-forfeitable policy, by which holders of policies are automatically protected against lapses, as long as the reserve on the policy is sufficient to keep it in force.

No more special application for loans is necessary.

Under this system revival certificates will not be required.

The fear of death-bed lapses will be removed, for the policy is kept in force by this non-forfeiture regulation.

Be sure that you make full enquiry as to the nature of this new policy before placing your life assurance.

❀

ROBERTSON MACAULAY, President. **T. B. MACAULAY, Secretary.**

THE

STANDARD • LIFE • ASSURANCE • COMPANY,

OF EDINBURGH.

ESTABLISHED 1825.

HEAD OFFICE FOR CANADA, - MONTREAL.

Total Assurance over $111,500,000.

TOTAL INVESTED FUNDS,	$38,550,000
BONUS DISTRIBUTED,	27,500,000
ANNUAL INCOME,	5,100,000
TOTAL ASSURANCE IN CANADA,	14,000,000
TOTAL INVESTMENTS IN CANADA,	9,850,000

WORLD-WIDE POLICIES.

Thirteen months for revival of lapsed policies without medical certificate of five years' existence. Loans advanced on Mortgages and Debentures purchased

CHAS. HUNTER, Chief Agent. **W. M. RAMSAY, Manager.**

EQUITABLE
Life Assurance Society
OF THE UNITED STATES.

January 1, 1894.

ASSETS,	$169,056,396
RESERVE FUND (4% Standard), AND ALL OTHER LIABILITIES,	136,689,646
SURPLUS,	32,366,750
	$169,056,396
INCOME,	$42,022,605
NEW ASSURANCE,	$205,280,227
OUTSTANDING ASSURANCE,	$932,532,577

HENRY B. HYDE, President.
JAMES W. ALEXANDER, V.P.

SEARGENT P. STEARNS, Mngr,
157 St. James Street,
MONTREAL.

ALLIANCE ASSURANCE COMPANY.

ESTABLISHED IN 1824.

Head Office—Bartholomew Lane, London, Eng.

Subscribed Capital,	**$25,000,000**
Paid up and Invested,	**2,750,000**
Total Funds,	**17,500,000**

RIGHT HON. LORD ROTHSCHILD, CHAIRMAN.
ROBERT LEWIS, ESQ., CHIEF SECRETARY.

N.B.—This Company having reinsured the Canadian business of the Royal Canadian Insurance Company, assumes all liability under existing policies of that Company as at the 1st of March, 1892.

BRANCH OFFICE IN CANADA:

157 St. James St., Montreal.

G. H McHENRY, Manager for Canada.
GEO. McMURRICH, Agent for Toronto and Vicinity

Liverpool & London & Globe Insurance Co.

Invested Funds: $38,814.254
Investments in Canada: . . $900,000

Head Office,
Canada Branch,
MONTREAL.

DIRECTORS:

HON. H. STARNES, Chairman.
EDMOND J. BARBEAU, Esq.
WENTWORTH J. BUCHANAN, Esq.

Risks accepted at Lowest Current Rates.

Dwelling Houses and Farm Property Insured on Special Terms.

JOS. B. REED, Toronto agent, 20 Wellington St., E.
G. F. C. SMITH, Chief Agent for Dominion, Montreal.

GUARDIAN FIRE AND LIFE ASSURANCE CO

Of LONDON, Eng.

Capital, - - - $10,000,000
Funds in Hand Exceed $22,000,000

HEAD OFFICE FOR CANADA:

Guardian Association Bldg., Montreal.

E. P. HEATON, *Manager.*
G. A. ROBERTS, *Sub-Manager.*

Toronto Office: Cor. King and Toronto Sts.

H. D. P. ARMSTRONG, } General
MALCOLM GIBBS, } Agents.

Lake of the Woods Milling Co., Ltd.

Mills at Keewatin & Portage La Prairie.

OFFICES AT

Keewatin, Montreal, Winnipeg

FLOUR IN BARRES AND BAGS.

Capacity 2700 Barrels per Day.

OUR RGISTERED BRANDS:

Hungarian Patent. The Five Roses. Strong Bakers.

CHOICE MANITOBA HARD WHEAT
Used Exclusively.

. . . . INSURE AGAINST FIRE IN THE . . . .

Eastern : : Assurance Company
OF CANADA.

HEAD OFFICE, = HALIFAX, N.S.

Capital $1,000000.

AGENCIES at all Points Throughout the Dominion.

WARDEN KING & SON,

. . . Manufacturers of SPENCE'S PATENT . . .

"DAISY" HOT . . WATER BOILER.

THE "DAISY" has received the endorsement of some of the best known Heating Experts and Engineers in the Dominion and the United States.

In Sizes to suit Colleges, Convents, Churches, Public School Buildings, and Residences of Every Kind and Description.

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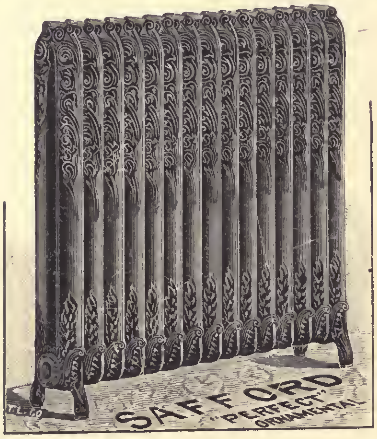

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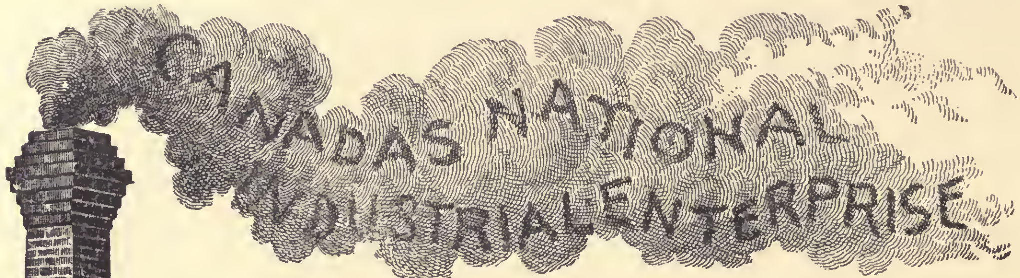

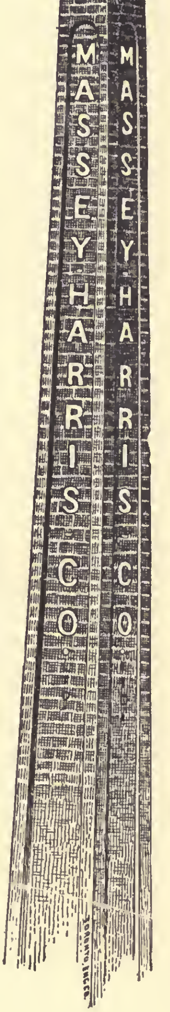
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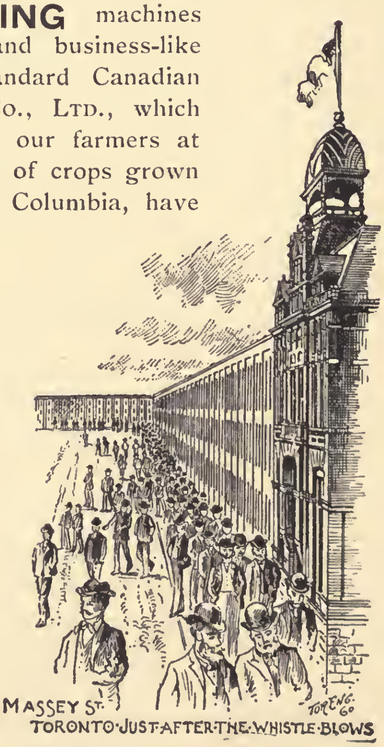
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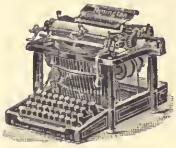

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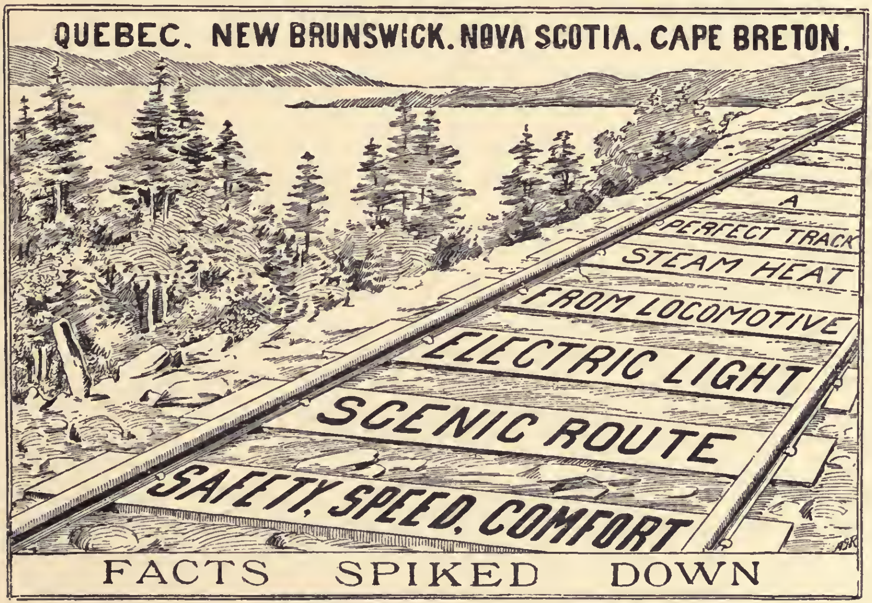

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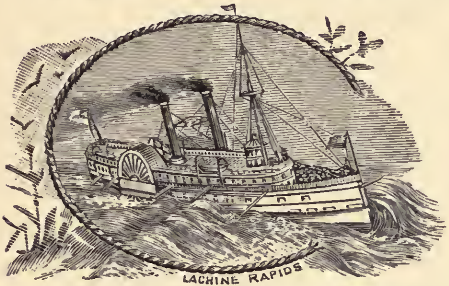

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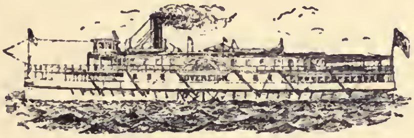

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The safest and best medium for sending money in letters to almost any point in Canada and the United States.

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PICKFORD & BLACK'S

West Indies Steamship Lines

— BETWEEN —

Canada and the West Indies

CARRYING CANADIAN MAILS.

ST. JOHN, N.B., and HALIFAX, N.S., to DEMERARA.—Steamers "Taymouth Castle" and "Duart Castle" leave St. John, N.B., and Halifax, N.S., every four weeks for Demerara, calling at Bermuda, St. Thomas, St. Croix, St. Kitts, Antigua, Martinique, St. Lucia, Barbados, Trinidad, returning via same ports with exception of St. Thomas, St. Croix and Halifax.

HALIFAX, N.S., to JAMAICA via BERMUDA and TURKS ISLAND.—SS. "Alpha" sails on the 15th every month for above ports, returning via same ports

HALIFAX, N.S., to HAVANA and MATANZAS, CUBA.—SS. "Beta" sails every month for above ports.

All steamers have first-class passenger accommodation.

Freight and passengers at lowest rates.

All information on application to AGENTS or to

PICKFORD & BLACK, Managers,
HALIFAX, N.S.

EMPIRE TOBACCO COMPANY,

MONTREAL.

. . MANUFACTURERS OF . .

Fine Tobaccos & Cigars.

SMOKE THE FAMOUS

"Something Good" Cigar and Tobacco.

"CRÊME DE LA CRÊME" Cigar Company.

141-151 ST. MAURICE STREET,
MONTREAL.

STANDARD BRANDS:

"MI ROSA," "EL FENIA," "LA FAYETTE," &c.

J. M. FORTIER,
198 Notre Dame St.,
HEAD OFFICE, - MONTREAL, QUE.
Branches: NEW YORK, AMSTERDAM.

LEAF TOBACCO.

J. RATTRAY & CO.,

Importers of

All Kinds Smokers' Requisites, also
Havana Cigars in large variety.

MANUFACTURERS OF CIGARS

WHOLESALE ONLY.

84 St. Peter St., - MONTREAL.

THE

J. B. PACE TOBACCO CO.

Of MONTREAL, Ltd.

FINEST SMOKING TOBACCOS.

Brands: Mastiff
Scroll Cut Twist
AND
Diana Twist.

22 and 24 St. George Street, - MONTREAL.

Blackstone Cigar Factory,

1200-1202-1204 St. Lawrence St.,

MONTREAL.

—Manufacturers of the—

Union High-Class Cigars :

" ABERDEEN "
" MELROSE "
" BLACKSTONE "
" LITTLE BUCK."

THE "STONEWALL JACKSON" CIGAR FACTORY.

THIS Firm started business as cigar manufacturers and wholesale and retail tobacconists in May, 1858, now over thirty-five years ago, under the style of H. Jacobs & Co, which remains unchanged. The members composing the firm were originally Mr. Henry Jacobs and Mr. Michael Michaels, but at the death of Mr M. Michaels, his son, Mr. John Michaels, entered the business, and was eventually, in 1885, admitted as a partner in the firm.

The idea that Mr. J. Michaels conceived was to make a novel departure from the general custom of the trade, which was to manufacture only the *one brand, style, size, shape, quality and price cigar*, and by giving extraordinary good value in extra fine quality of tobaccos and superior workmanship to secure at first a demand from the consumers, and later a regular and increasing trade for the goods. without the aid of advertising, commercial travellers' canvas, or any manner of solicitation of orders or inducements whatever. Accordingly their terms of sale were fixed strictly and entirely on a cash basis, and they selected for their brand the "Stonewall Jackson," which they had been manufacturing cigars under since the year 1863, which date it will be better remembered as one of historic note and fame, by the well known lines in the famous song :—

" On a bright May morn in '63,
And ready for the action,
On a battle field for liberty,
Stood gallant 'Stonewall Jackson.' "

The selection by the firm of this brand showed equally their unflinching determination to adhere to the path they had decided on, and also to carry their enterprise to a successful issue, entirely and alone on merit. And what has been the result of their project? The "Stonewall Jackson" gained, immediately, a strong hold in Montreal Each smoker. finding them very superior, and all along the different lines of railway the gratuitous and enthusiastic praise of the splendid value of the "Stonewall Jackson" was carried by pleasure travellers, more particularly by commercial representatives of all branches of trade and commerce. Thus letters with orders for "Stonewall Jackson" came crowding in, entirely unsolicited by the firm, from British Columbia to Newfoundland, literally from the Atlantic to the Pacific.

I. Harris & Son,

Otello Cigar Factory,

MANUFACTURERS OF

FINE - CIGARS.

502 St. Paul Street,

MONTREAL.

SMOKE

The

' BOSTON '

Cigar.

MANUFACTURED BY . . . . . .

L. O. GROTHE & Co.,

MONTREAL, P.Q.

Goulet Bros.,

MANUFACTURERS OF THE

"CELEBRATED"

MONOPOLE
ARTISTE AND
LA FORTUNA

CIGARS.

Office, Warerooms & Factory:
84-90 GERMAN ST.,
MONTREAL.

Smoke Cigars

MANUFACTURED BY

HAVANA CIGAR CO. . . .

773 Craig Street,
MONTREAL.

They are the Best.

SMOKE

The

NECTAR

Cigar.

MANUFACTURED BY . .

E. N. CUSSON,
No. 8 St. Lawrence Street,
MONTREAL.

Smoke these Brands

"El President" 10c. straight
"The Queen" 10c.
"Dutch Mike" 5c.

All Clear Long Havana Filled. They are the Best.

SOLD AT ALL LEADING HOTELS.

W. R. WEBSTER & CO.,
Manufacturers,
SHERBROOKE, P.Q.

G. H. MUMM & CO.'S

"EXTRA DRY"

Champagne.

Importations to U.S. for 1894, **80,778 Cases.**

44,764 Cases more than of any other brand.

..1895..

Importations to October 1st:

	CASES.
G. H. MUMM, "Extra Dry,"	52,038
POMMERY,	19 358
MOET & CHANDON,	18,092

All other brands not mentioned under 15,000 Cases.

D. McMANAMY & CO.,

Importers

WINES AND

LIQUORS . . .

Sherbrooke, P.Q.

*

Agents for the Eastern Townships

. . . for . . .

MELCHER'S, * the * Popular * Gin.

MATHIEU FRERES,

(MATHIEU BROS.)

Wholesale . .
Wine Merchants.

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Sole Agents for the following:

LA GRANDE MARQUE COGNAC (Partic.-Char.)
GLEN-SCOTT WHISKEY (of W. & A. Gilbey.)
VIN BRUT, CUVEE ROYALE CHAMPAGNE.

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21 & 23 DeBresolles Street,

First Street South of Notre Dame Street, and half block East of St. Sulpice Street or Notre Dame Church.

TELEPHONE 557.

LEITH HOUSE.

Established 1818.

KELLEY & GLASSEY,

(Successors to ALEX. McLEOD & CO.)

Wine and Spirit
Merchants.

HALIFAX, N.S.

Established 1832.

GOODERHAM & WORTS, LTD.,

TORONTO, CANADA.

DISTILLERS, MALTSTERS, ETC.

VIEW FROM THE ELEVATOR

GENERAL VIEW OF PREMISES FROM THE WATER FRONT.

Our Potable Whiskies are all fully matured in wood, and bottled in Bond under excise supervision.

HIRAM WALKER & SONS, LIMITED,

* * *

DISTILLERS
AND BOTTLERS IN BOND,

* * *

WALKERVILLE, CANADA.

Branch Offices:

69 & 70 Mark Lane, LONDON, E.C.
1232 Broadway, NEW YORK.
223 & 224 Monadnock Block, CHICAGO.

Agencies throughout the world.

We have the pleasure of announcing that our "CANADIAN CLUB" Whisky was awarded a Medal and Diploma at the World's Columbian Exposition, having gained the maximum number of marks for chemical analysis, (absolute purity,) and being declared by the Judges to possess "fine aroma, very pleasant taste, and the principal requirements of a high class whisky showing thorough maturity."

The samples submitted were neither specially selected nor of unusual age, but were taken by the officials from a large number of cases of our regular output.

HIRAM WALKER & SONS, Limited.

BARTON & GUESTIER, Bordeaux.

CLARETS.

Floirac, Medoc, Margaux, St. Julien, Batailley,
Pontet Canet, Chateau Leoville, Chateau Lafite,
Chateau Margaux.

WHITE WINES.

Barsac, Sauternes, Graves, Haut Sauternes,
Chateau Yquem.

ALSO FINEST SALAD OILS.

DEINHARD & CO., Coblenz.

STILL HOCKS.

Laubenheim, Nierstein, Rudesheim, Liebfraumilch,
Hockheim, Johannesberg.

ALSO SPARKLING HOCKS AND SPARLING MOSELLE.

C. MAREY & LIGER-BELAIR, Nuits.

BURGUNDIES.

Beaujolais, Macon, Beaune, Nuits, Chambertin,
Chablis, Pommard.

MARTELL & CO., Cognac.

Cases of * V. O. ** V. S. O. P. *** V. V. S. O. P.
(White Label.)

BULLOCH, LADE & CO., Glasgow.

SCOTCH WHISKIES.

Special Blend.
7 years old. (White Label).

Extra Special Blend.
10 years old. (Gold Label).

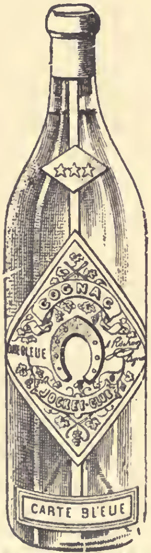
AN EXTRA DRY WINE.

PIPER-HEIDSIECK, SEC.
CHAMPAGNE

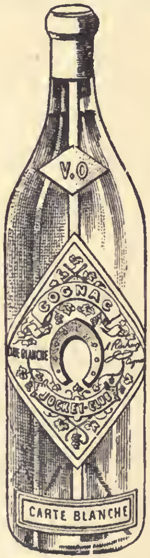
For sale at all the principal Hotels in the United States and Canada . . . .

JOHN OSBORN, SON & CO., AGENTS,
NEW YORK, MONTREAL & CHICAGO.

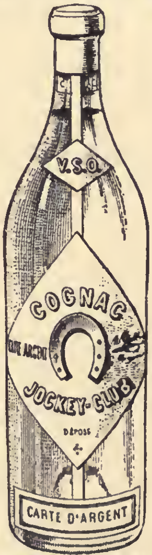
THE JOCKEY CLUB BRANDIES ARE THE BEST IMPORTED BRANDIES IN CANADA.


☆☆☆
COGNAC
CARTE BLEUE
JOCKEY-CLUB
CARTE BL'EUE

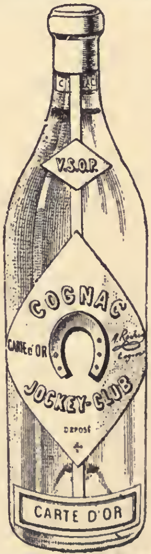
Per Case $7.50.


V.O
COGNAC
CARTE BLANCHE
JOCKEY-CLUB
CARTE BLANCHE

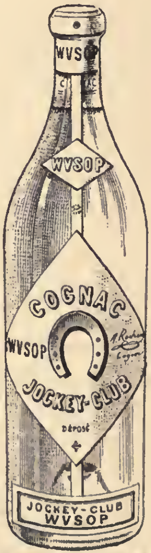
Per Case $8.75.


V.S.O.
COGNAC
CARTE ARGENT
JOCKEY-CLUB
DÉPOSÉ
CARTE D'ARGENT

Per case $10.00.


V.S.O.P.
COGNAC
CARTE D'OR
JOCKEY-CLUB
DÉPOSÉ
CARTE D'OR

Per Case $12.00.


WVSOP
WVSOP
COGNAC
WVSOP
JOCKEY-CLUB
DÉPOSÉ
JOCKEY-CLUB WVSOP

Per Case $17.00.

FOR SALE BY ALL WHOLESALE GROCERS, WINE AND LIQUOR MERCHANTS

SOLE AGENTS FOR CANADA:

COMPAGNIE D'APPROVISIONNEMENTS ALIMENTAIRES DE MONTREAL, (LIMITEE,)
87 ST. JAMES STREET, MONTREAL.

POMMERY

EXTRA SEC
AND SEC

CHAMPAGNE.

Walker's "Kilmarnock,"

A Fine Old Highland Whisky.

The Rosbach Table Water,

A Delicious and Wholesome Sparkling Spring Water of guaranteed purity.

NON MEDICINAL. **RECOMMENDED FOR DAILY USE.**

Mixes readily with Milk, Wines, Champagne, Whisky, Rye, &c., &c.

HOFFMAN CAFÉ,

Corner St. Francois Xavier and
Notre Dame Streets, ...

MONTREAL.

GEO. O'NEIL, - Proprietor.

GRAND * CAFÉ * PARISIAN,

Corner of St. Catherine and
St. Dominique Streets . . .

Private Door, 179 St. Dominique Street.

FIRST-CLASS FRENCH COOKING. MEALS AT ALL HOURS.

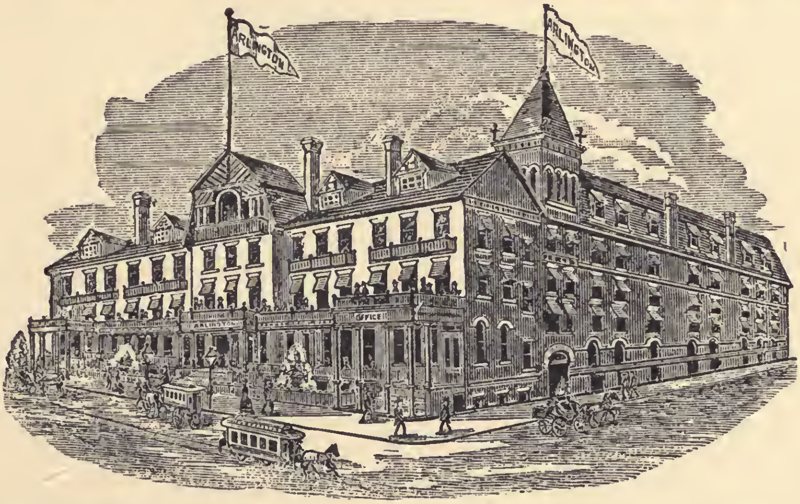
Wines, Liquors and Cigars a Specialty.

Private parlors for dinners and Friends' Parties

LOUIS GOUDREAU.

THE ARLINGTON,

W. G. HAVILL, MANAGER. **Corner King and John Streets, TORONTO, CANADA.**



THE ARLINGTON is a large, nearly new, and very attractive hotel, of quiet elegance in all its appointments, with a Cuisine and service of superior excellence. Its cool Verandahs and bright rooms render this the most comfortable summer hotel in Ontario. Now under the management of W. G. Havill.

RATES:—$2.00 TO $3.00 PER DAY.

Electric Cars pass the door every five minutes for all parts of the city. **Porters and Busses at all Trains and Boats.**

HOTEL * DUFRESNE,

L. E. DUFRESNE,
Proprietaire.

TROIS-RIVIERES, QUE.

SAMPLE ROOMS.

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Wholesale and Retail

Dry ◆ Goods.

LEVIS, P. Q.

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WHOLESALE AND RETAIL

Grocers.

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Dominion Rolled Plate Co.,

LIMITED.

MANUFACTURING JEWELLERS,

125 Vitre Street,

Telephone 1916. **MONTREAL.**

MISSISSIPPI HOTEL,

Carlton Place, Ont.

W. McILQUHAM, PROPRIETOR.

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EXTRA ACCOMMODATION FOR COMMERCIAL TRAVELLERS.

McKENNA, THOMPSON & CO.

Wholesale
Clothiers

423 ST. JAMES ST.,
MONTREAL.

A. HOLDEN & CO.,

RAILWAY AND . . .
ENGINEERS' SUPPLIES.

STEEL RAILS, STEEL AND IRON BEAMS.

Brass and Copper Tubes, Boiler Tubes, Etc.

Jeye's Sanitary Compounds.

30 St. John St., - **MONTREAL.**

UNDERTAKERS' SUPPLIES.

COFFIN TRIMMINGS a full line.
CLOTH covered COFFINS and CASKETS, every style.
Gloss White COFFINS, BURL imitation COFFINS and CASKETS.
ROSEWOOD imitation COFFINS and CASKETS.
ROBES and LININGS, a complete assortment.

MANUFACTURED BY

LEOPOLD GIRARD.

MONTREAL: Bell Tel. 2377.—No. 1954 St. Catherine Street.
THREE RIVERS: Bell Tel. 90.—Coffin Trimmings Factory, 33 and 35 St. Roch St. Coffin Factory, St. Marguerite Road.

.. SMOKE ..

B. A. CIGARS

Manufactured by

RUNK, MONTGOMERY & CO.

MONTREAL.

Bell Telephone 706.

ED. BEAUVAIS & CO.,

ESTABLISHED IN 1875.

General Warehouse.

— BOND 76. V.R. —

CUSTOM HOUSE BROKERS, COMMISSION MERCHANTS.

GOODS RECEIVED ON CONSIGNMENT.

5 & 7 De Bresoles St., MONTREAL.

COVERNTON'S

FRAGRANT CARBOLIC TOOTH WASH

Cleanses and Preserves the Teeth, Hardens the Gums, corrects any disagreeable odor arising from decayed teeth, the use of tobacco, etc., highly recommended by all the leading Dentists of the city.

Prices, 25 and 50 cents, and $1.00 For Sale by all Druggists.

PREPARED BY

C. J. COVERNTON & CO.,

121 Bleury Street, Corner Dorchester, MONTREAL.

C. P. GELINAS & FRERE,

MANUFACTURIERS DE

Pelles en Bois, Balais, Jouets d'Enfants, &c., &c.

CHAISES EN JONC, "SHAKER CHAIRS," ETC.

En Gros Seulement.

TROIS-RIVIERES, QUE.

BURNETT'S CITY EXPRESS

FOR THE REMOVAL OF

Furniture, Pianos, Baggage, &c.

Safes Hoisted and Lowered to and from all parts of the city.

LARGE VEHICLES CONSTANTLY ON HAND FOR PLEASURE PARTIES.

TERMS MODERATE.

Office: 339 ST. JAMES STREET, MONTREAL.

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For Pleasure Parties, &c.,

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KING'S CITY EXPRESS,

Office: 748 Craig Street,

TELEPHONE 565,

For the Removal of Pianos, Furniture, Safes, Baggage, Etc.

HASLEY BROS.,

Hatters and Furriers.

2252 ST. CATHERINE ST.,

OPP. VICTORIA STREET,

TELEPHONE 3275. **MONTREAL.**

MILLER & BREMNER,

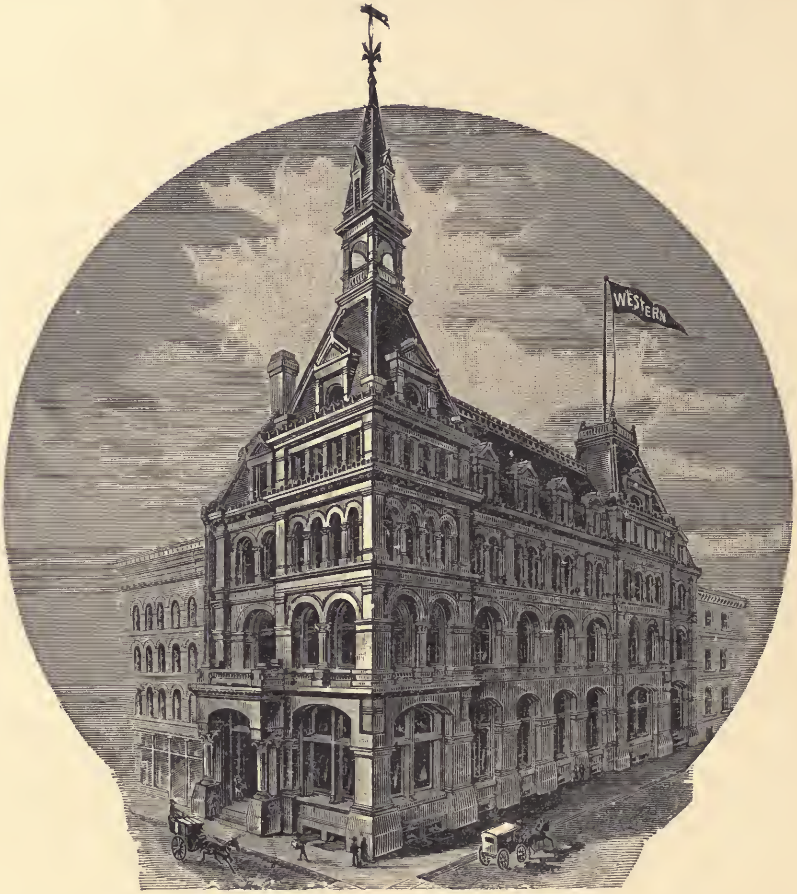
MANUFACTURING JEWELLERS AND IMPORTERS OF ....

Diamonds, Fine Watches and Jewellery,

SOLID SILVER AND SILVER-PLATED WARE.

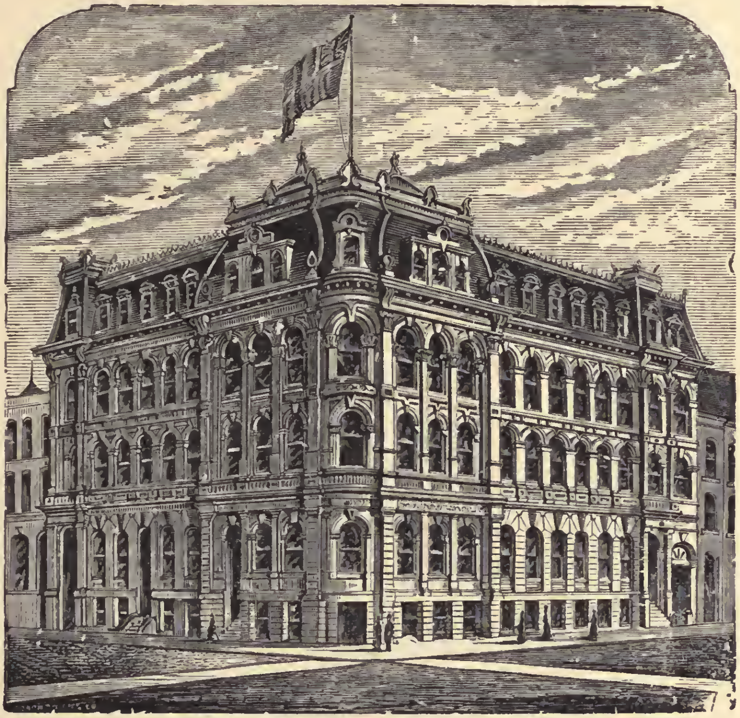
33 & 35 BLEURY STREET.

CLUB EMBLEMS, MEDALS and CUPS a Specialty. Designs furnished free of cost.



THE WESTERN ASSURANCE COMPANY OF TORONTO was incorporated in the year 1851, and, under its charter, power was conferred upon it to transact life, fire and marine insurance. It has never, however, up to the present time, availed itself of the privilege of doing life insurance; but carries on an extensive business in the fire and marine branches in Canada and the United States, where it has agencies in all the principal cities and towns. The Company has a subscribed capital of $2,000,000, half of which is paid up, and cash assets of over $2,400,000; and its business has grown to such an extent that the income for the year 1893 exceeded the sum of $2,350,000. The losses paid since organization amount in the aggregate to a sum in excess of $18,000,000.

IN 1880, the Company erected the beautiful structure on the north-west corner of Wellington and Scott Streets (a cut of which appears above), and has since that time occupied it as the Head Offices of the Company. The rapid progress which the Company has made and its present high position as one of the leading Fire Insurance Companies are largely due to its successful management and to its able Board of Directors, which since its organization has comprised many of the most prominent financial and business men of Toronto. The following gentlemen constitute the present Board, viz.:—A. M. Smith, president; Geo. A. Cox, vice-president; G. R. R. Cockburn, M.P., Hon. S. C. Wood, Robert Beaty, W. R. Brock, H. N. Baird, Geo. McMurrich, and J. J. Kenny, Managing Director.



THE BRITISH AMERICAN ASSURANCE CO. is one of the oldest Canadian Fire and Marine Insurance Companies at present in existence, having been incorporated under an Act of the Parliament of Upper Canada in the year 1833. After establishing agencies in Canada, the business of the Company was subsequently extended to the United States, and there is now scarcely a city or town of any importance on the North American continent where it is not represented. The paid-up capital was recently increased to $750,000, and the Company has power under its charter to make a further increase up to the sum of $2,000,000. The assets now amount to about $1,400,000. The Company has recently made very rapid progress, as may be inferred from the fact that the income for the year 1893 exceeded the sum of $1,300,000.

The following well-known representation of Toronto gentlemen compose the present Board of Directors, viz.:—

GEO. A. COX, *President.* J. J. KENNY, *Vice-President.*

A. W. SMITH. JOHN HOSKIN, Q.C., LL.D. S. F. McKINNON.

ROBERT JAFFRAY. THOMAS LONG. AUGUSTUS MYERS.

H. M. PELLATT.

The above cut represents the Head Offices of the Company, corner Front and Scott Streets, Toronto. The building is of Ohio Cut Stone, and was erected in the year 1877 at a cost of over $100,000.

THOMAS PINK,

. . . MANUFACTURER OF . . .

Lumbering Tools,

PEMBROOKE, = Ont.

BOOTH

ESTABLISHED 1854.

Coppersmiths,
Metal Spinners,
etc., etc.

Brewers'
Distillers'
Confectioners'
Marine and
Plumbers'

COPPER WORK.

The Booth Copper Co.,

TORONTO, ONT.

HOTEL BROEZEL,

Rates $3.00 per day and upwards.

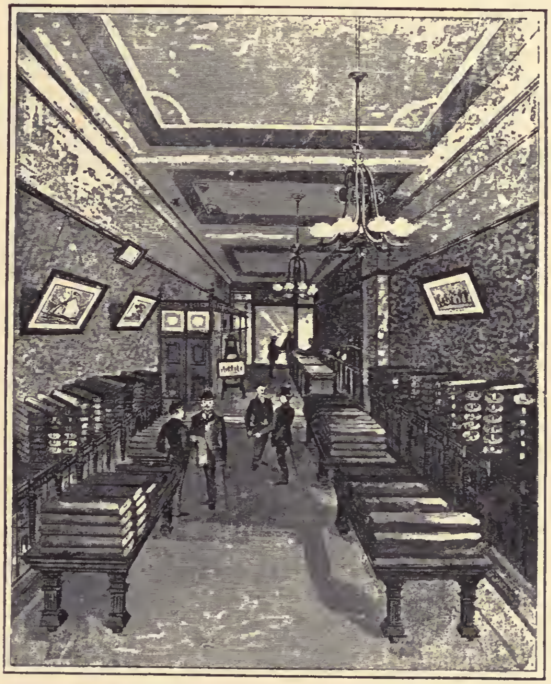
B. L. SHELDON & SON,

PROPRIETORS.

Buffalo, N.Y.

HENRY A. TAYLOR,

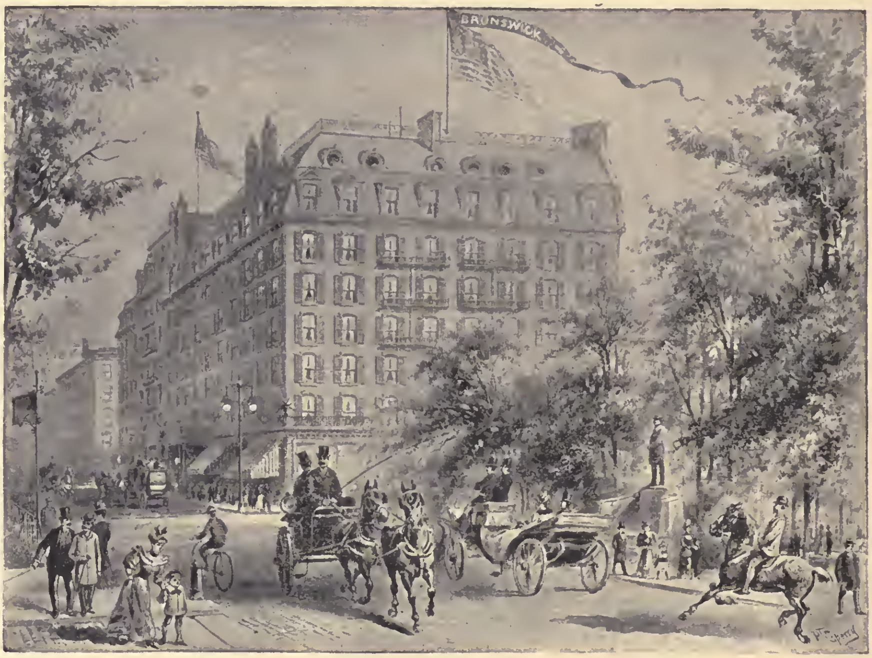
IMPORTING TAILOR.



No. 1 Rossin House Block,

TORONTO.

Invites you to examine his stock of Imported Woolens.



THOUSAND ISLAND HOUSE, Alexandria Bay, N.Y., will be run in connection with Hotel Brunswick during season of 1896.

The AUDITORIUM HOTEL, Chicago, is recommended by the management of Hotel Brunswick.

HOTEL BRUNSWICK, Madison Square, Fifth Avenue and 27th St., NEW YORK.

HOTEL BRUNSWICK CO., Props. GEO. W. SWETT, Man., Late of Windsor Hotel, Montreal.

THOROUGHLY PROTECTED FROM FIRE.

CANADA'S FAVOURITE PIANO.

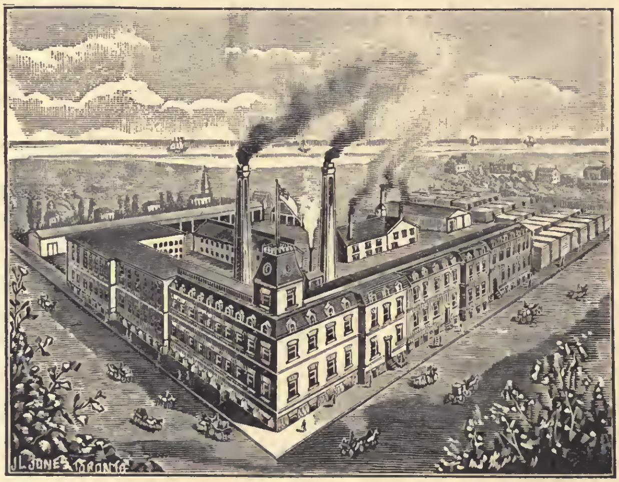
The DOMINION has been before the public for nearly half a century.

ARE FIRST

In Touch,
In Tone,
In Sweetness,
In Design,
In Finish,
In Durability.
In the estimation of music people everywhere.

WERE FIRST

At Chicago, '93.
At Philadelphia, '76.
At London, '76.
At Sydney, '77.
At Paris, '78.
At Montreal, '80.
At Antwerp, '85.
At over 200 fairs in all parts of the world.



Easy to sell because they please and satisfy.—See the Local Agent or write direct to Factory for Illustrated Catalogue.

DOMINION ORGAN & PIANO CO., BOWMANVILLE, ONT.

J. W. ALEXANDER, *President.*
WM. MCCONNELL, *Treasurer.*
WM. MCKAY, *Secretary.*
J. H. KYDD, *Mgr. Mfg. Dept,*

CHAS. F. CLARK, President. **EDW. F. RANDOLPH, Treasurer.**

ESTABLISHED 1849.

The Bradstreet Mercantile Agency,

THE BRADSTREET CO., Proprietors.

EXECUTIVE OFFICES:

NOS. 279, 281, 283, BROADWAY, NEW YORK.

Offices in the principal cities of the United States, Canada,
the European Continent, Australia, and
in London, England.

The Bradstreet Company is the *oldest* and financially the *strongest* organization of its kind—working in one interest and under one management—with wider ramifications, with more capital invested in the business, and it expends more money every year for the collection and dissemination of information than any similar institution in the world.

TORONTO OFFICES: 36 Front Street East and 27 Wellington Street East. THOS. C. IRVING, Supt.

AUSTRALIAN OFFICES: Melbourne, 231-233 Flinders Lane, Cor. Swanston St.; *Sydney,* Mutual Life Bldg., George and Wynyard Street.

WHEN IN TORONTO, STOP
. . AT THE . .

PALMER HOUSE.

Centrally Located.

Cor. King and York Streets,
TORONTO.

Rates: $2 per Day.

ALSO THE

KENSINGTON HOTEL.

(EUROPEAN PLAN.)

Room: 50c. to $1 per Day.

N.W. Cor. King & York Sts.,

J. C. PALMER, PROP.

THE J. D. KING CO. LTD.,

MANUFACTURERS OF

BOOTS AND SHOES

Factories at TORONTO, ONT., and LEVIS, QUE.

Unwrinkled and graceful **outside**—easy and comfortable **inside**—are the Shoes made by this old and reliable firm. Do not lose your hope of heaven by losing your temper over badly fitting Shoes, but always look sweet and happy as you certainly will with your feet in Shoes made by us. We keep up with the times—have the latest things in English and American styles. We go to great expense to change our patterns every season.

All our goods are **solid** leather —no paper—fine material—best workmanship.

Wholesale Warehouse: 122, 124, 126, WELLINGTON STREET WEST, TORONTO, ONT.
Retail Store: 79 KING STREET EAST, - - - - - - TORONTO, ONT.

SOLD BY ALL THE LEADING SHOE HOUSES IN THE DOMINION.

TELEPHONE CONNECTION.

PARK BREWERY

Extra Brewed and
Strictly Pure . . . .

. . EXPORT . .

Lager ✻ Beer

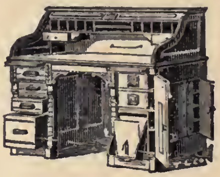
. . BOTTLED . .

Expressly for Family Use.

LOUIS KUNTZ,
BREWER & MALTSTER,
WATERLOO, ONT.

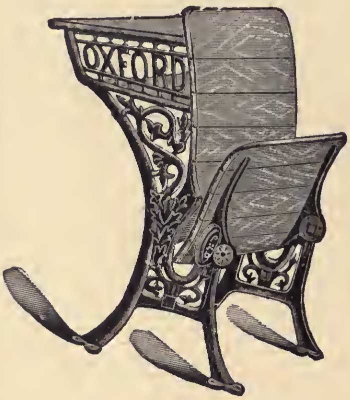
J. B. SNIDER

Waterloo, Ont.,



MANUFACTURER OF

OFFICE, SCHOOL, CHURCH AND LODGE . . . . **FURNITURE.**



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FITTINGS
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Transacts Fire Business only, and is the oldest purely Fire Office in the world.

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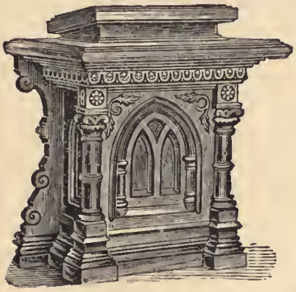

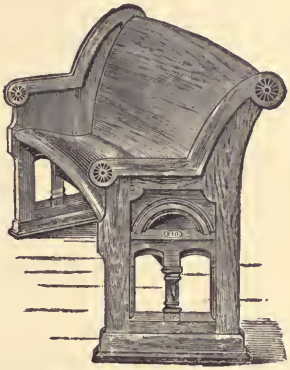

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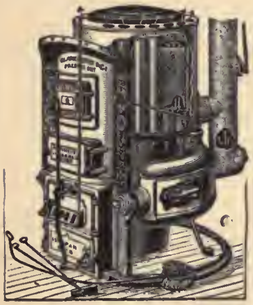

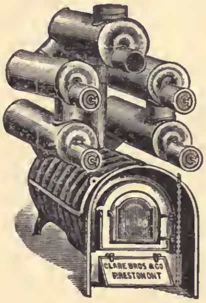

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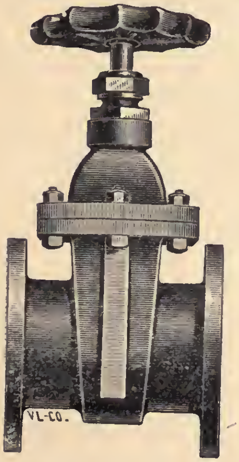

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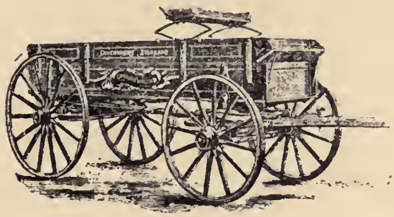

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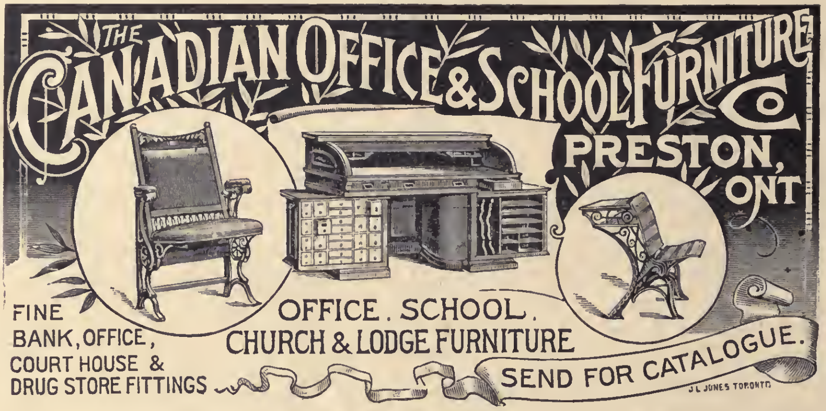

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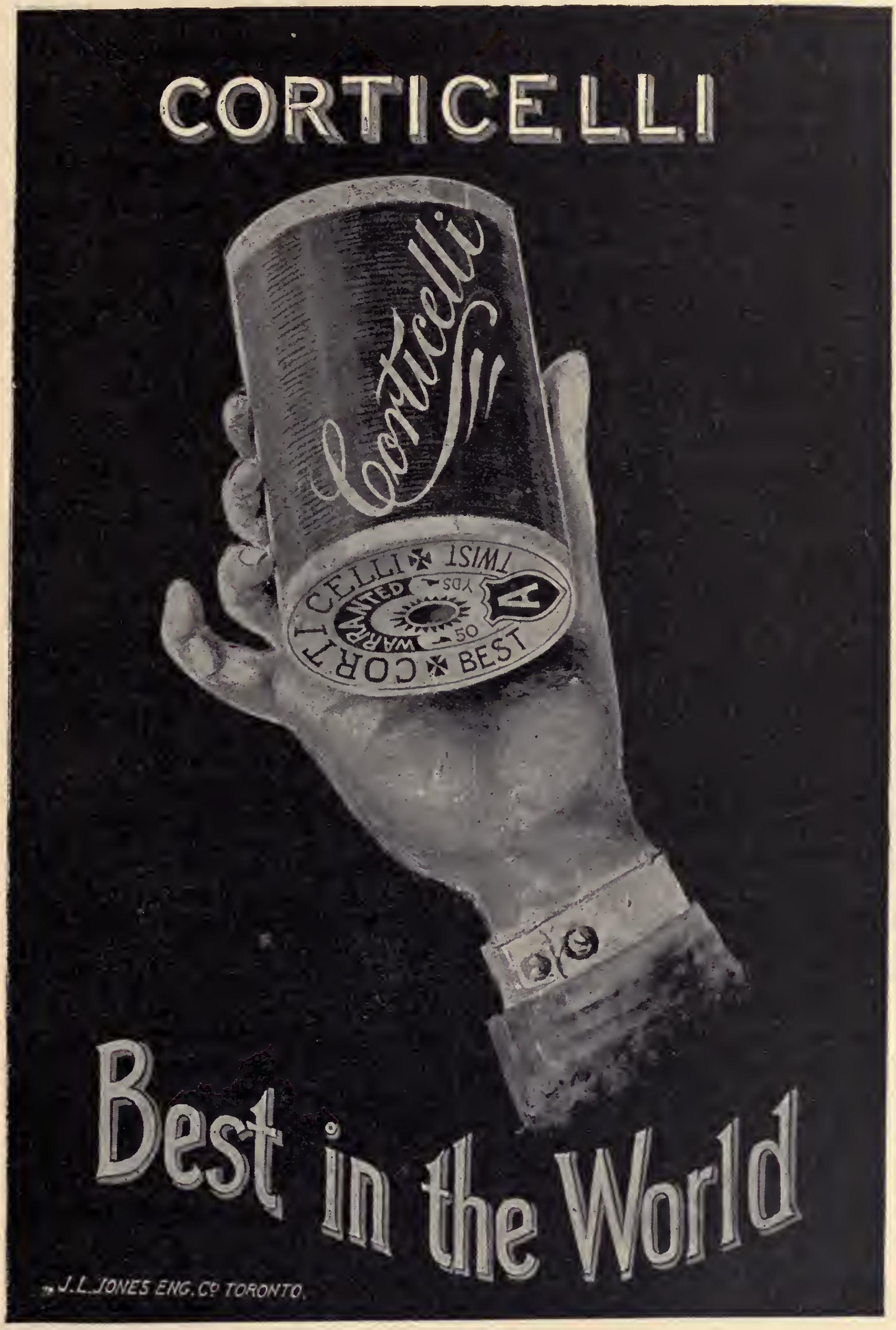
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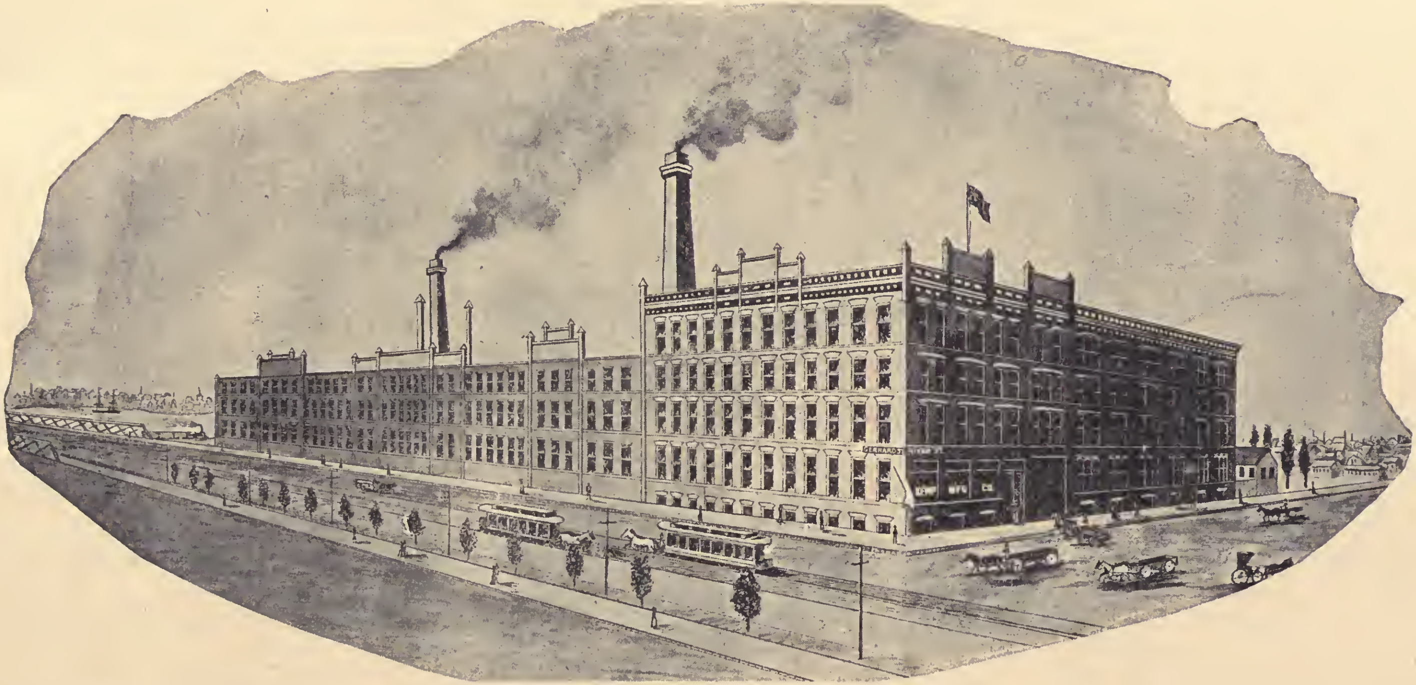

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McNally, William, - - *Vice-President*, 1894.
Birks, Fred, - - - *Treasurer*, 1893.
Gurd, Charles, - - - *Treasurer*, 1894.
Wadsworth, H. W., - - - *Secretary*.

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Bishop, Geo. H.
Davis, Maurice E.
de Grandpré, F. X. D.
Elliott, Alfred.
Ewing, J. W.
Gardner, J. L.
Hughes, John.
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Murdock, Max.
Paton, T. L.
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